



Investor Presentation Q2-FY 2024-25

BOARD OF DIRECTORS



Shri. K.N Madhusoodanan
PART-TIME CHAIRMAN



Shri. Ajith Kumar K.K
MANAGING DIRECTOR & CEO



Shri. G. Rajagopalan Nair
INDEPENDENT DIRECTOR



Shri. D. K. Kashyap
RBI ADDITIONAL DIRECTOR



**Shri. Sreesankar
Radhakrishnan**
INDEPENDENT DIRECTOR



Dr. Nirmala Padmanabhan
INDEPENDENT DIRECTOR



Ms. Vardhini Kalyanaraman
INDEPENDENT DIRECTOR



**Shri. Nageswara Rao
Chatradi**
RBI ADDITIONAL DIRECTOR



Dr. Jineesh Nath C.K
DIRECTOR

DIRECTORS



❖ Total Business of the Bank grew by **6.31%** and reached ₹ **25,650** Crore as on September, 30 2024.

❖ Total Deposit of the Bank registered a growth of **5.89 %** to reach ₹ **14,631** Crore.

❖ Gross Advance of the Bank grew by **6.86%** to reach ₹ **11,018** Crore.

❖ Gold Loan Portfolio registered a growth of **29.89%** to reach ₹ **3372** Crore.

❖ Yield on Investments improved to **6.24%** from **5.67%**.

❖ Provision Coverage Ratio as of September 30, 2024, is **88.80%**.

❖ Gross NPA percentage reduced to **3.82%** from **5.36%**.

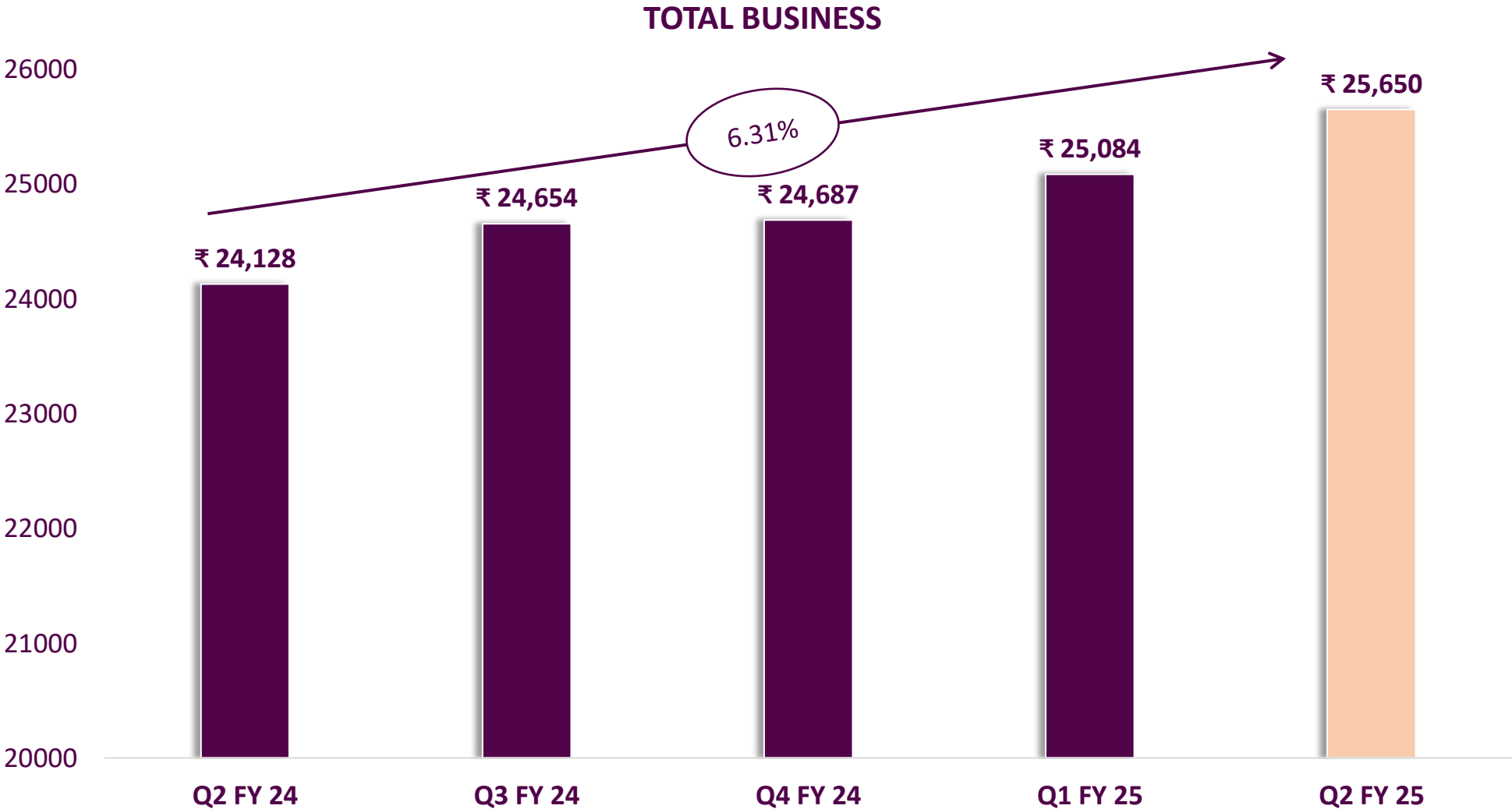
❖ Net NPA percentage reduced to **1.12%** from **1.29%**.

❖ CRAR Basel III (%) improved to **13.06%** from **12.23%**.

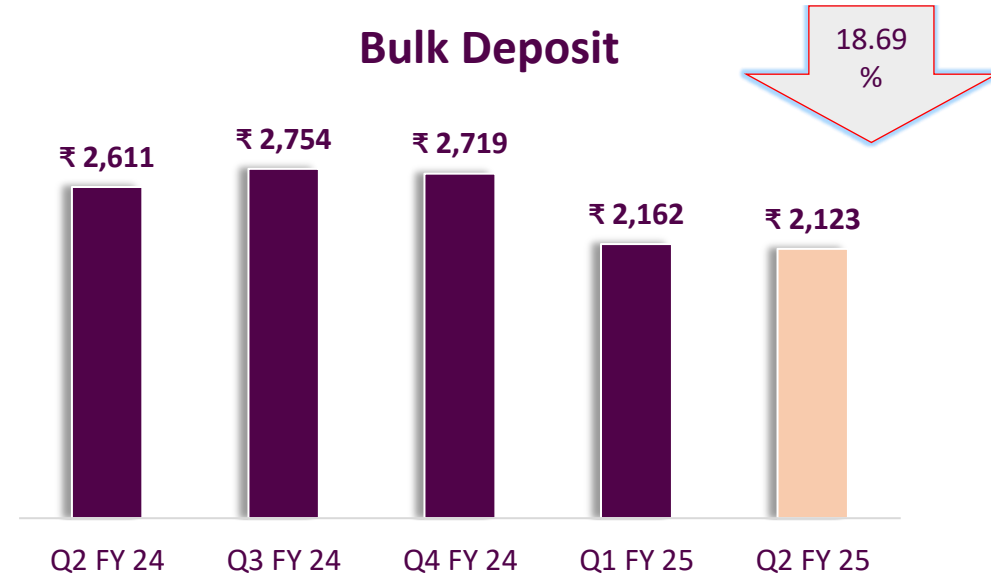
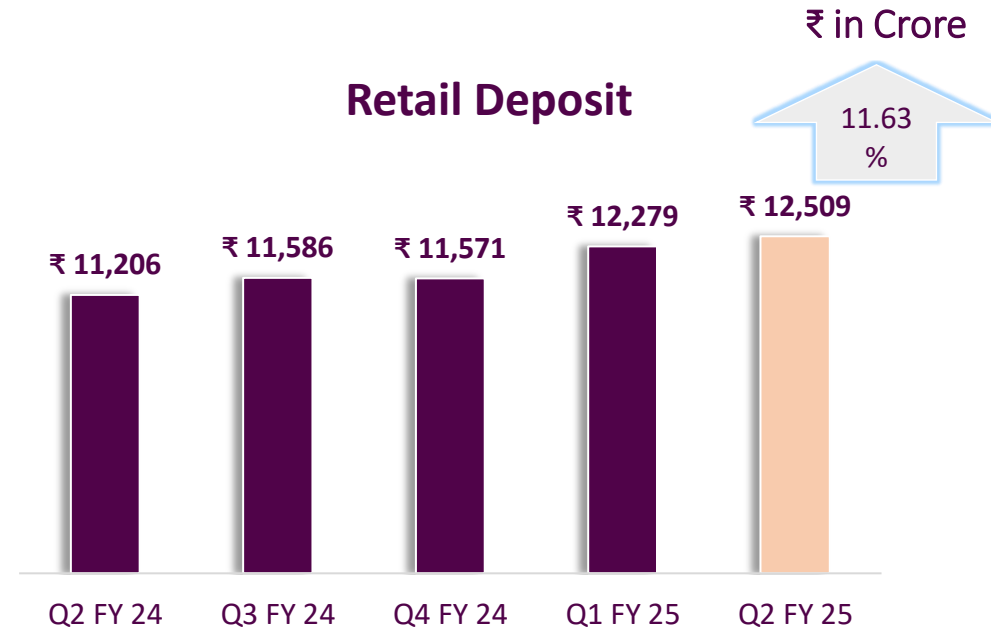
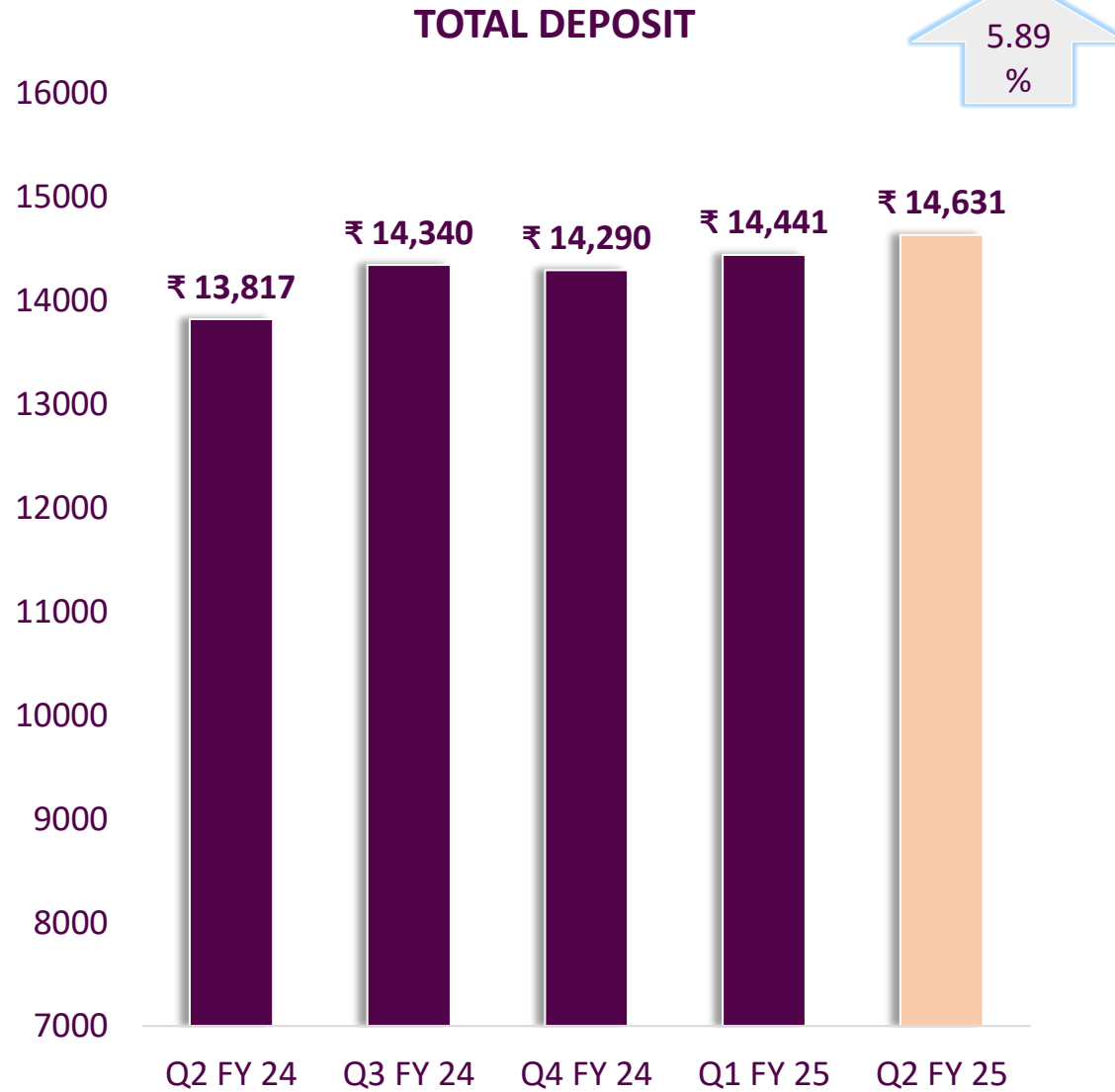
Performance
Y-o-Y

BUSINESS PERFORMANCE

TOTAL BUSINESS
Performance
Y-o-Y

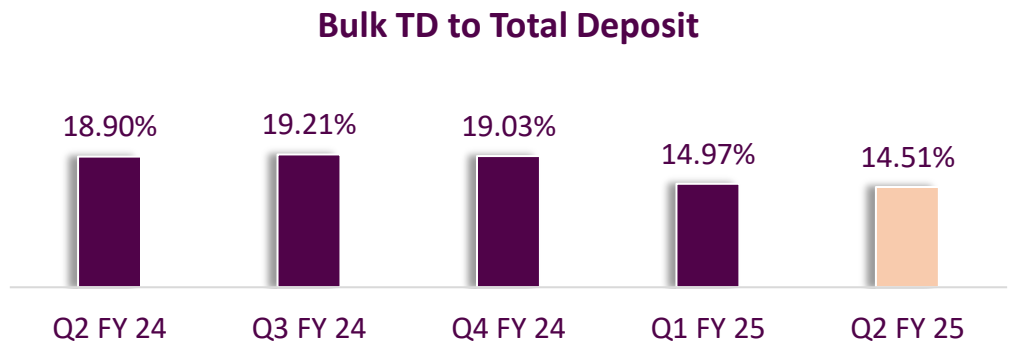
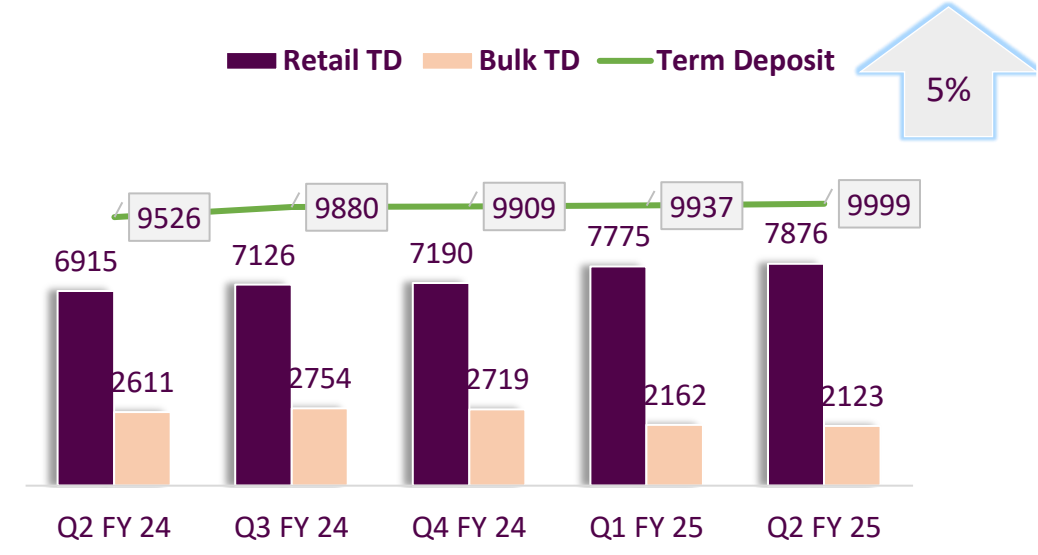
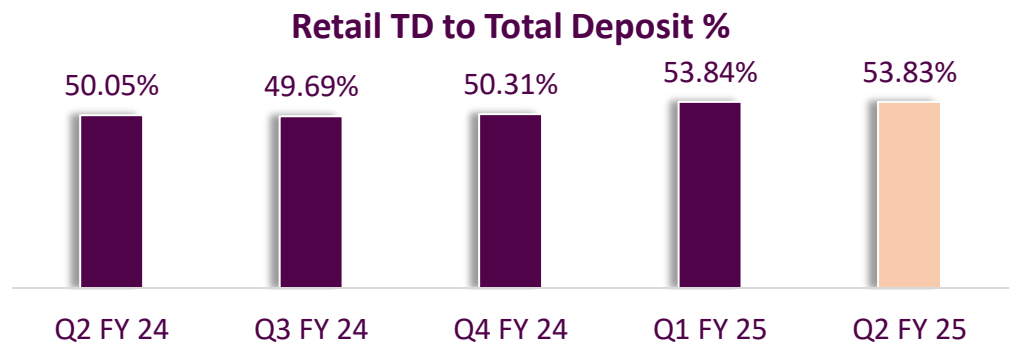
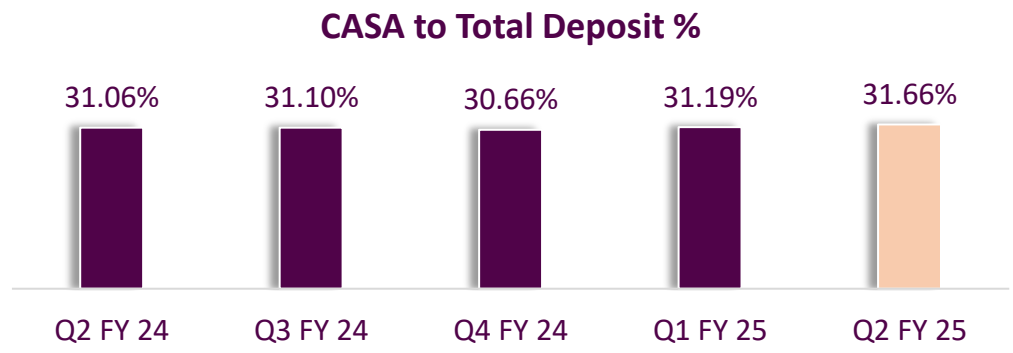
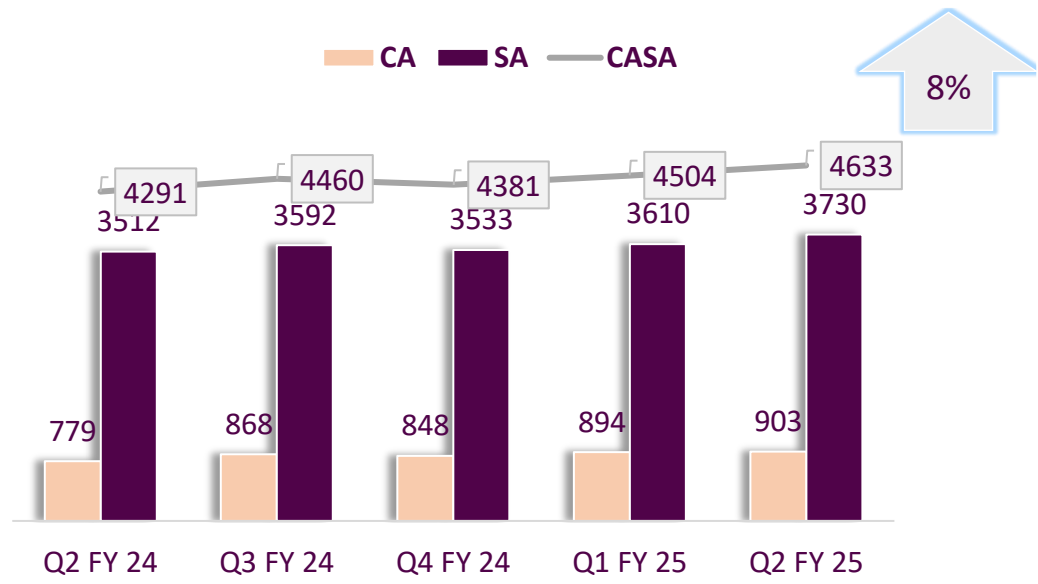


**TOTAL
DEPOSIT**
Performance
Y-o-Y



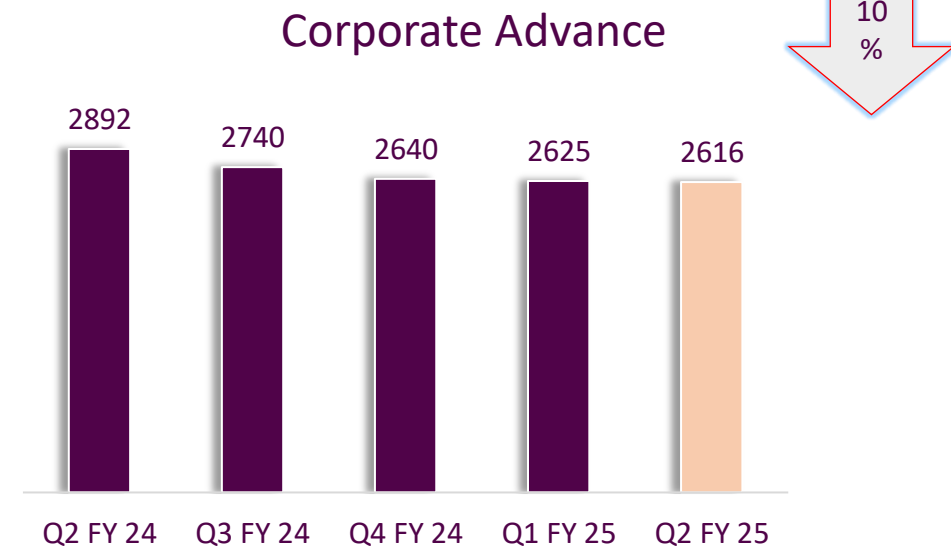
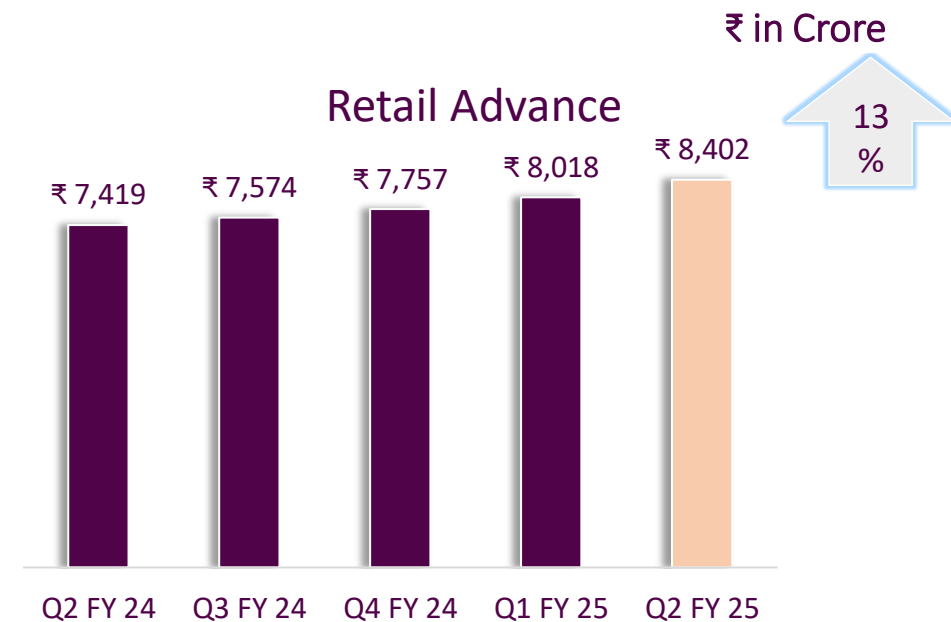
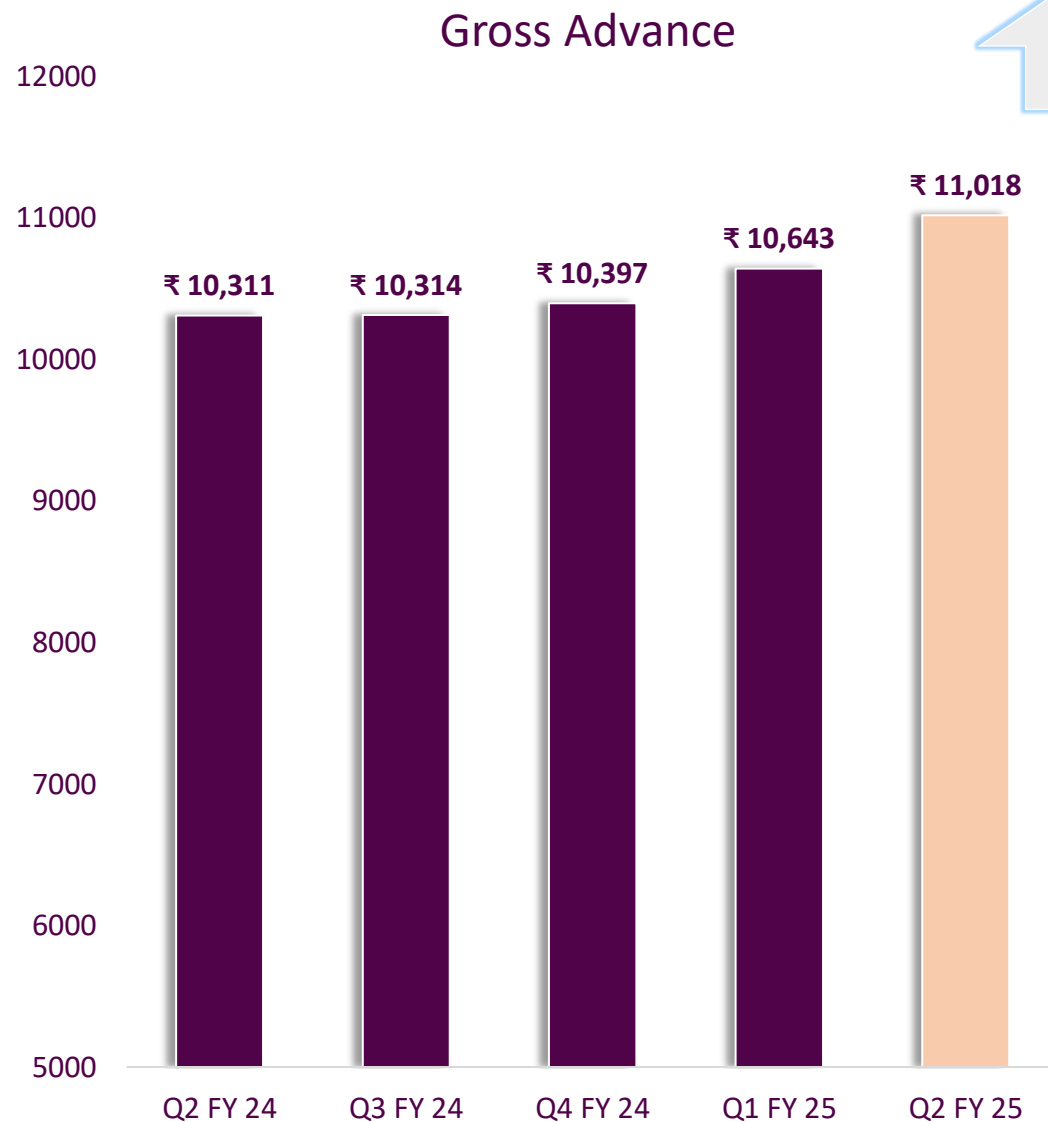
₹ in Crore

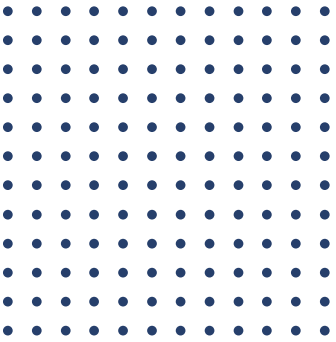
DEPOSIT
MIX
Performance
Y-o-Y



GROSS ADVANCE

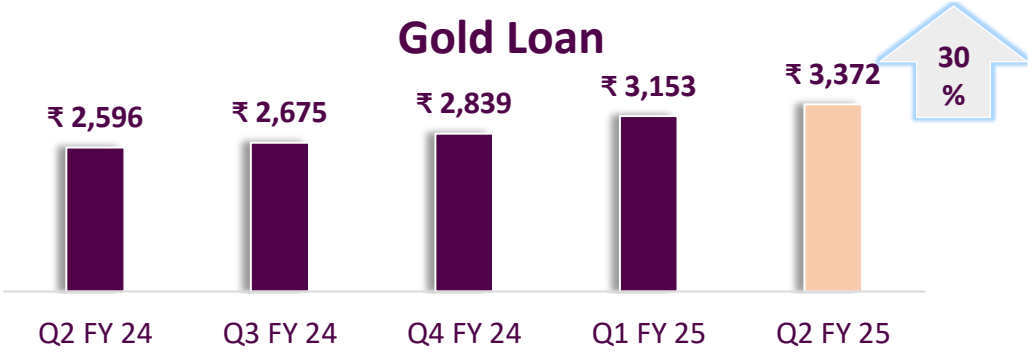
Performance
Y-o-Y



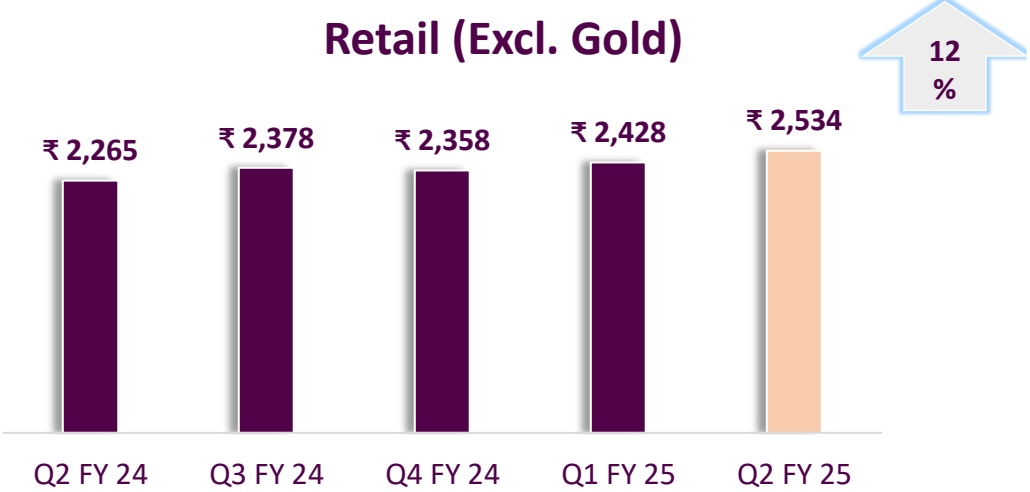


Advance
Mix
Performance
Y-o-Y

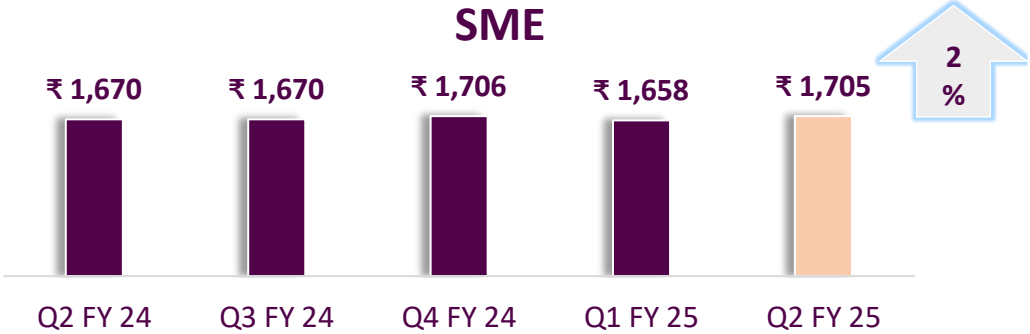
Gold Loan



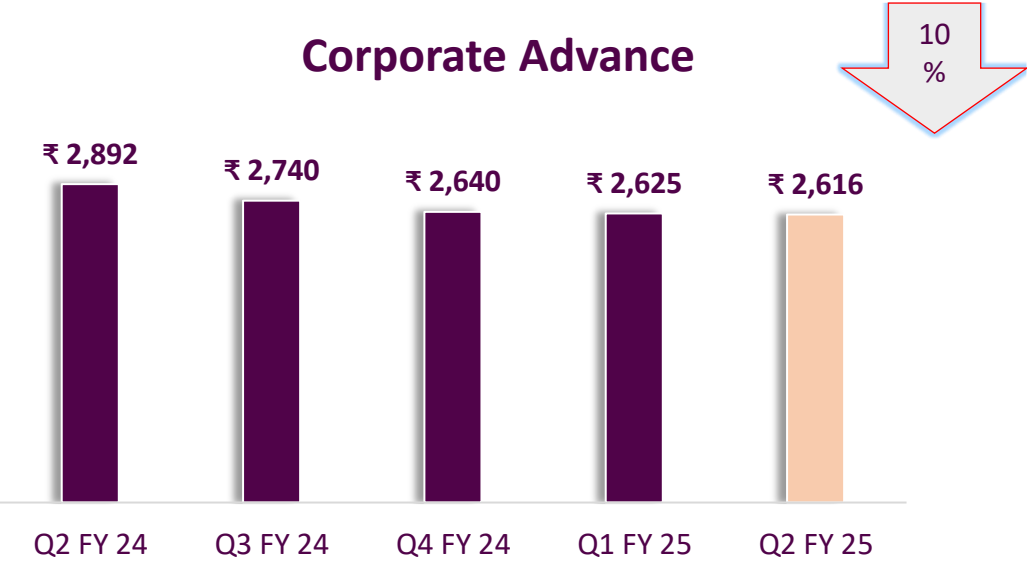
Retail (Excl. Gold)



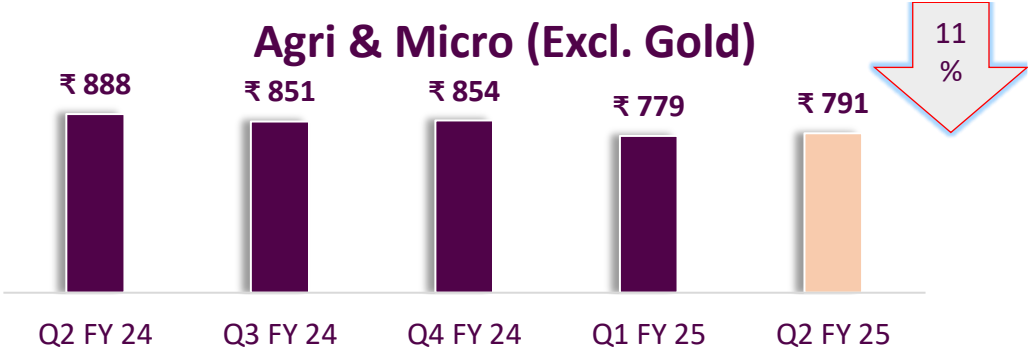
SME

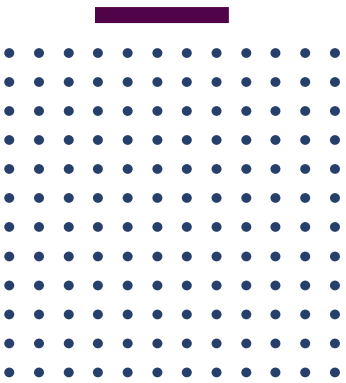


Corporate Advance



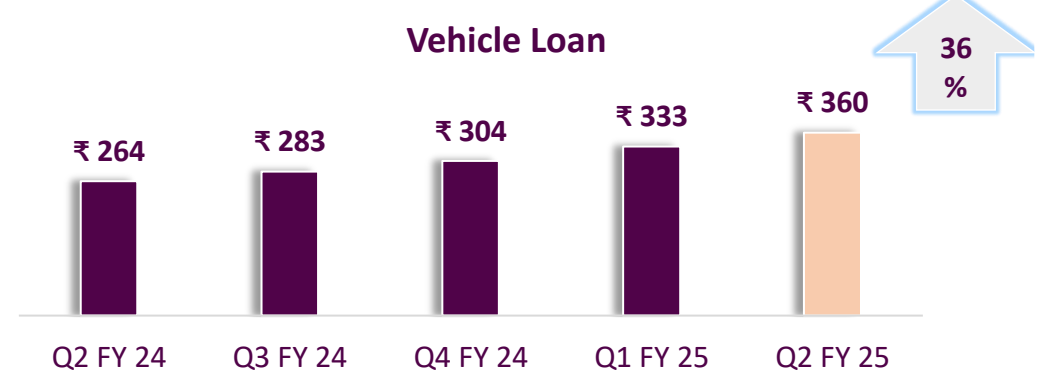
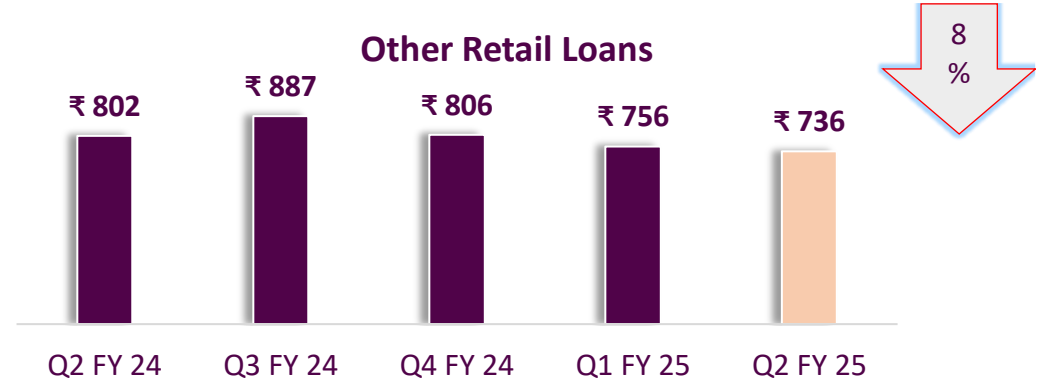
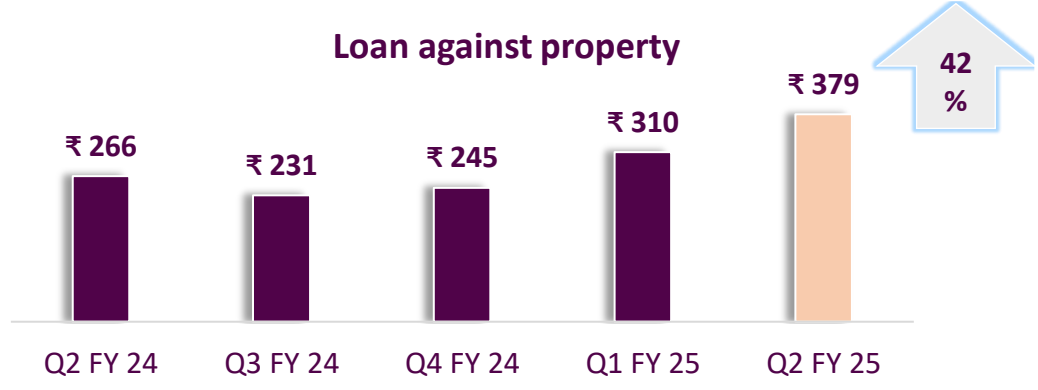
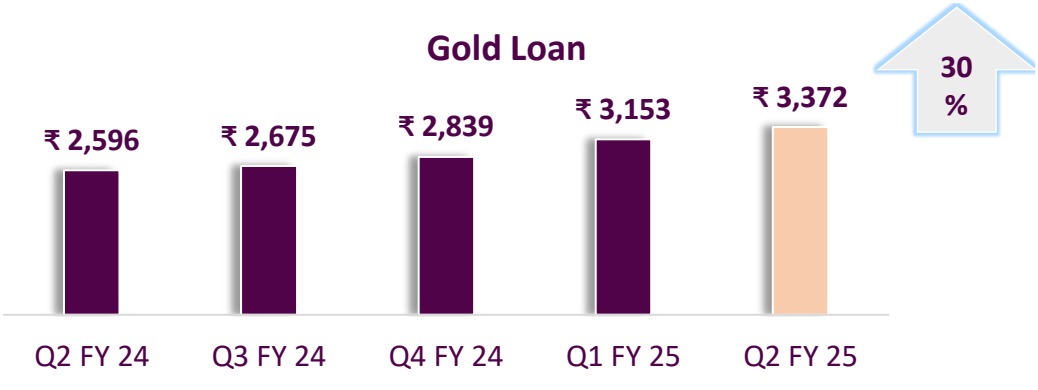
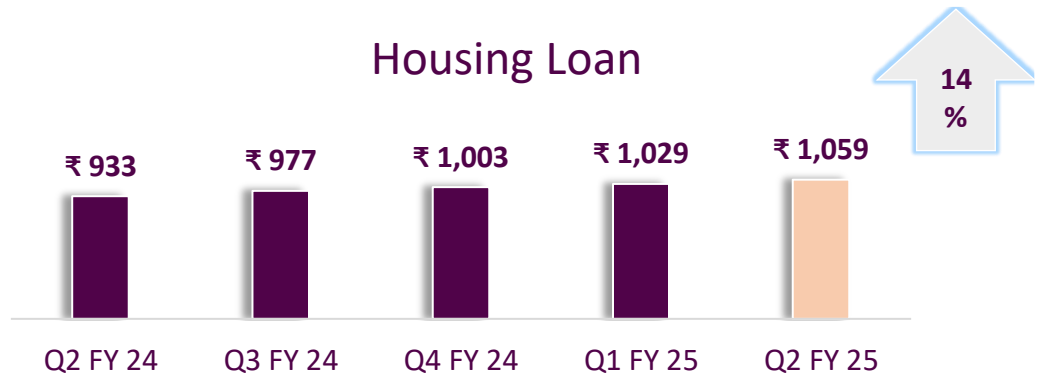
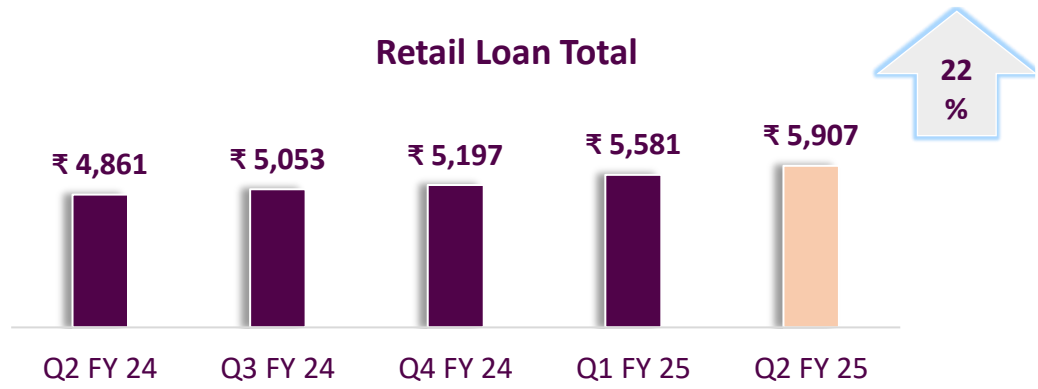
Agri & Micro (Excl. Gold)



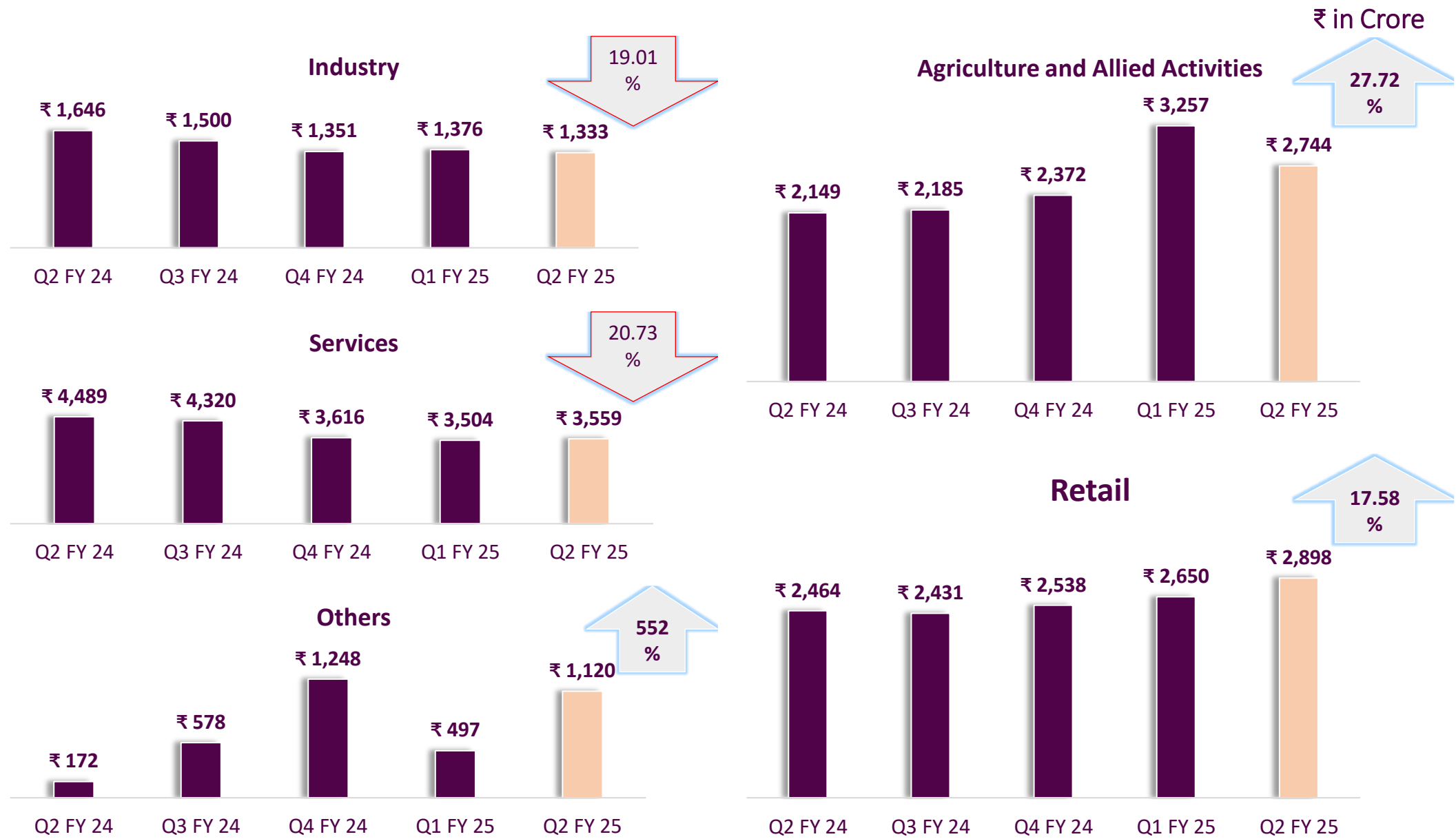


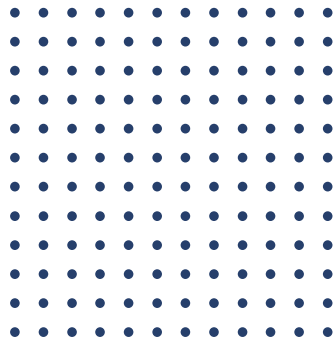
Retail Segment Performance Y-o-Y

₹ in Crore



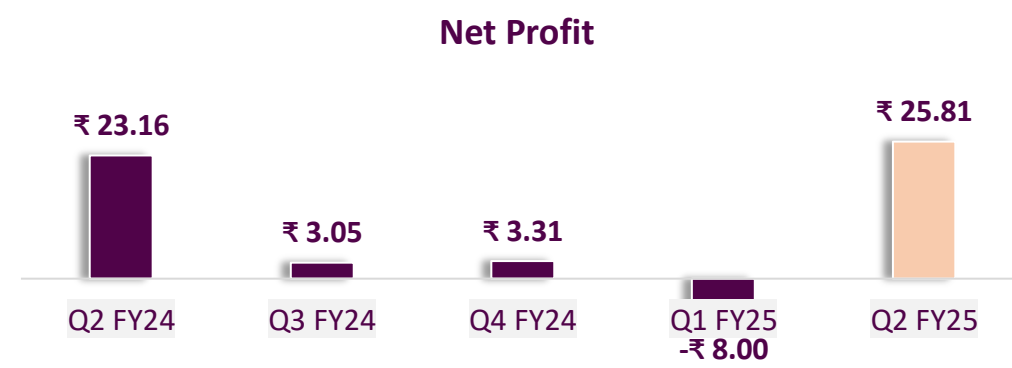
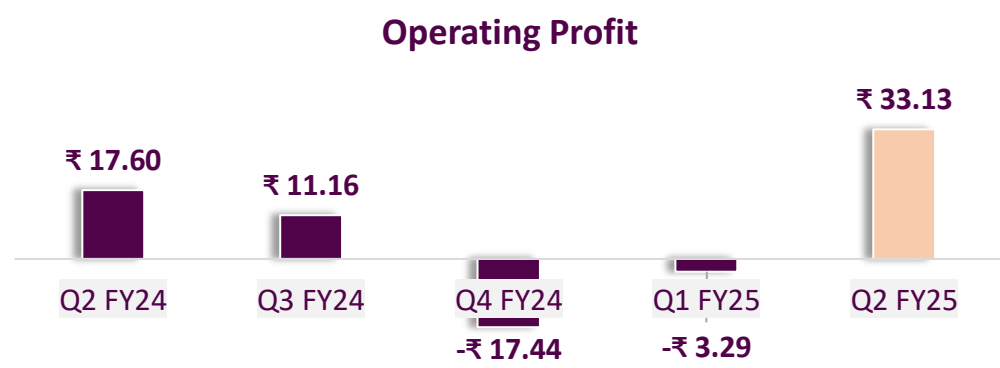
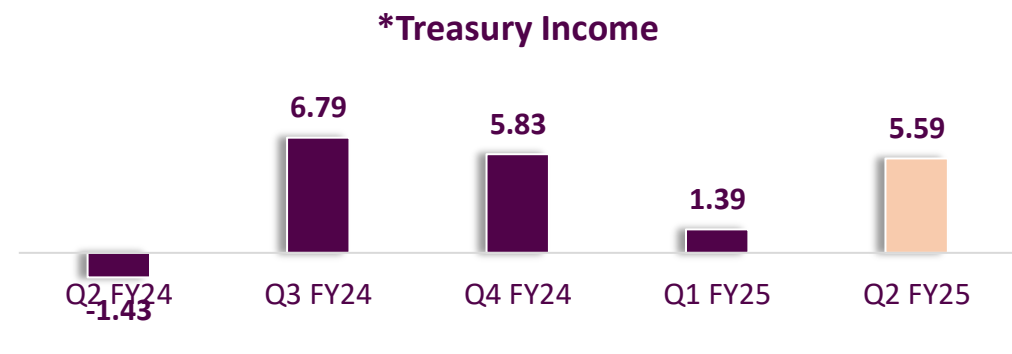
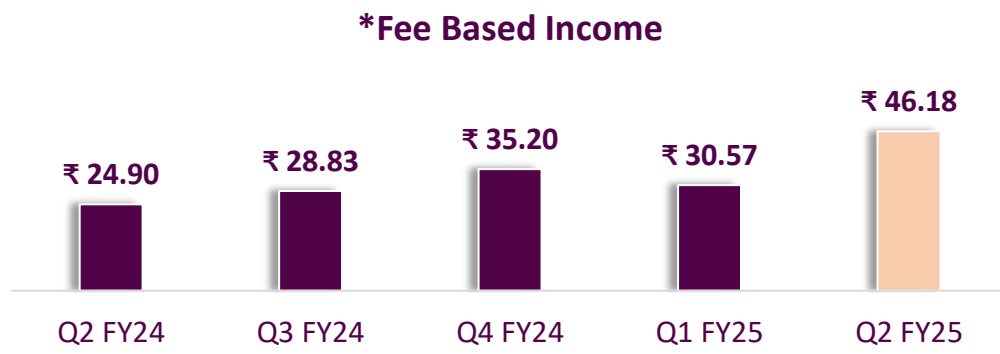
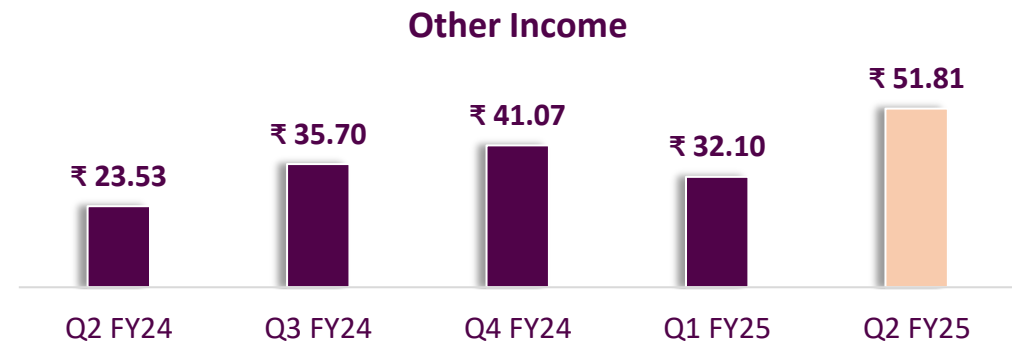
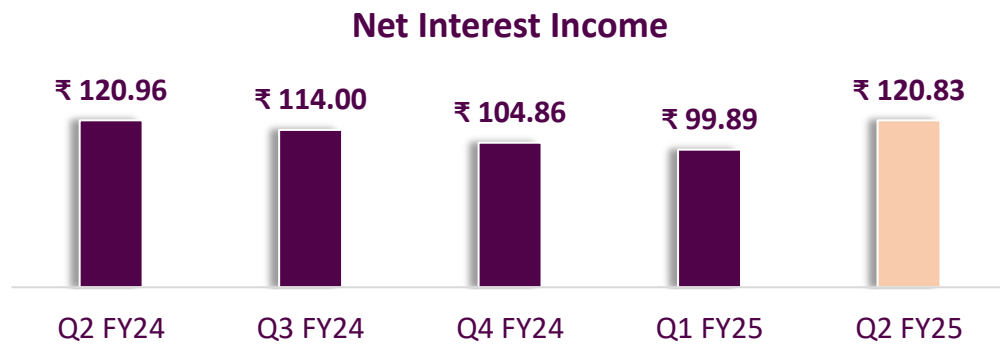
Sector wise
Exposure
Performance
Y-o-Y

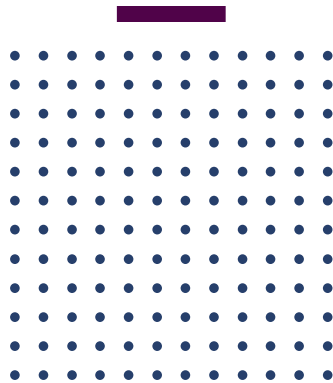




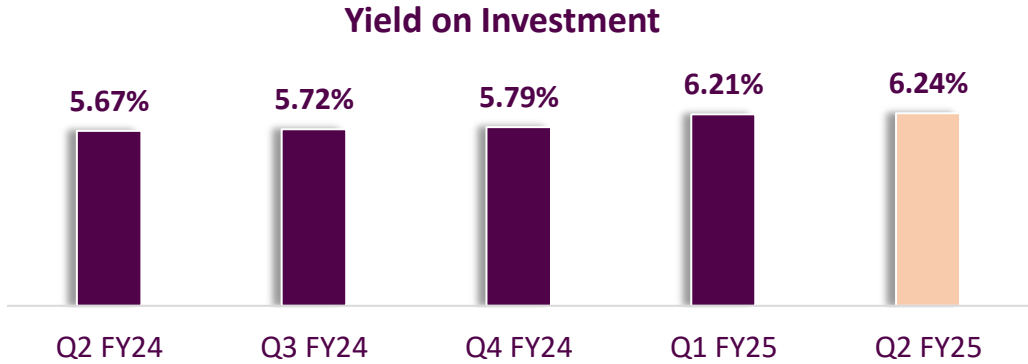
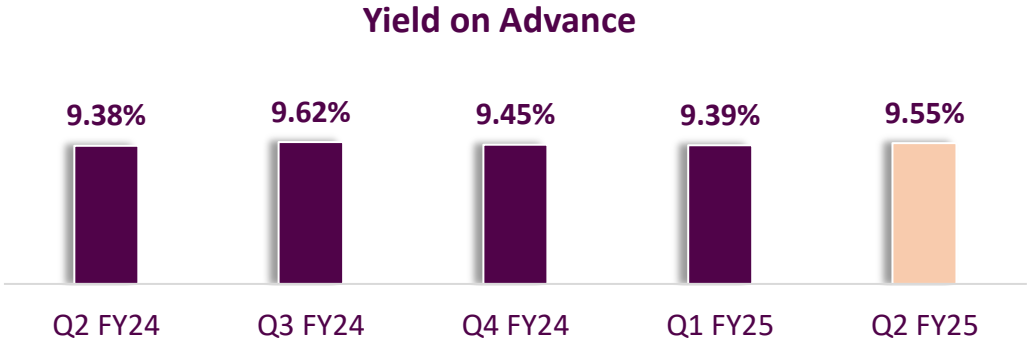
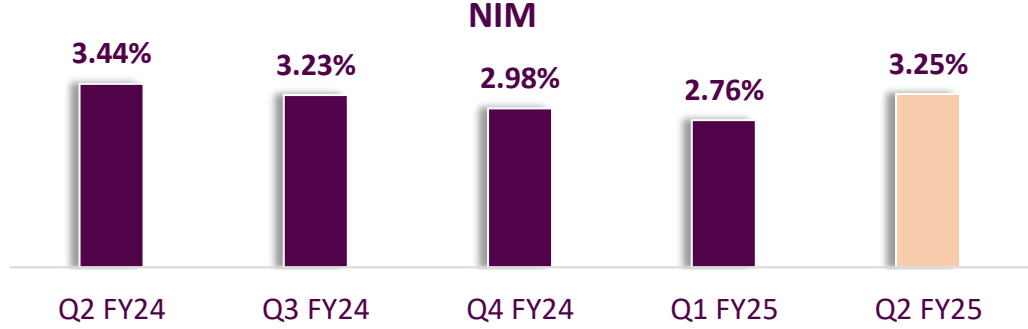
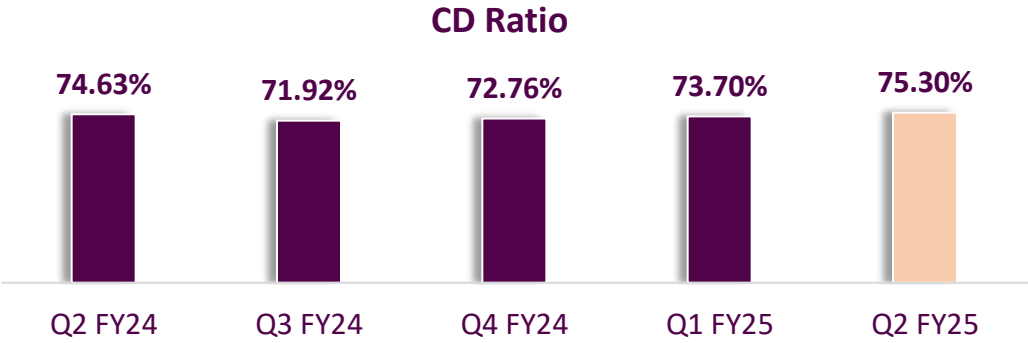
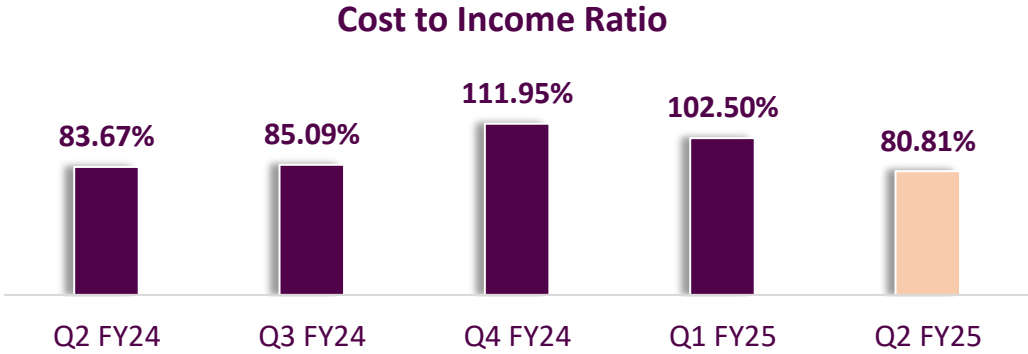
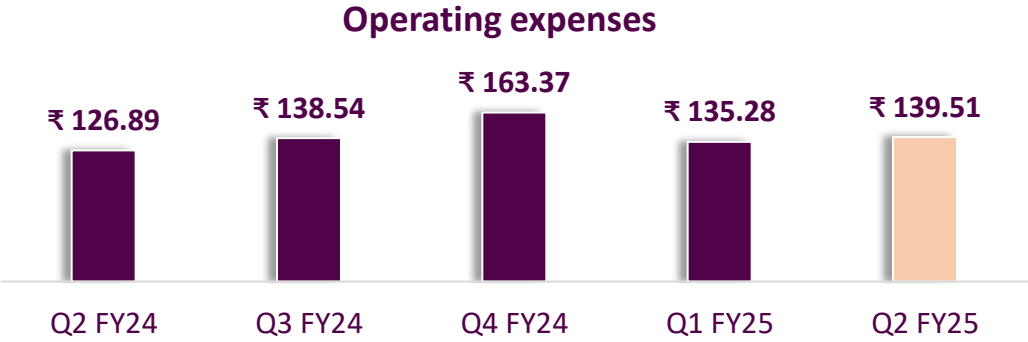
Key Financial Indicators For the Quarter

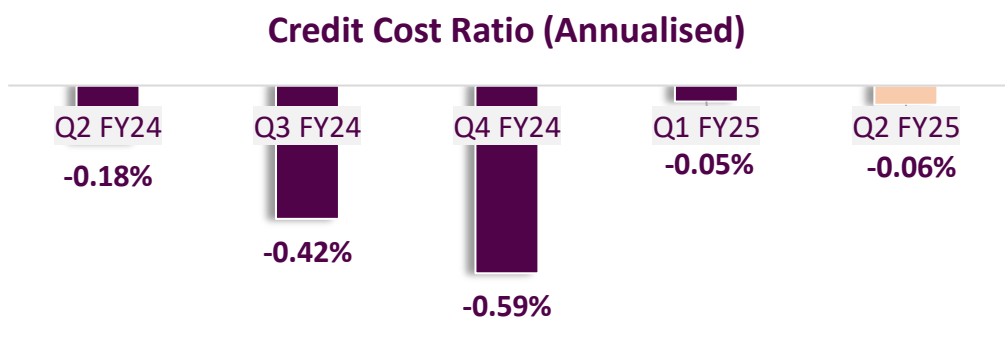
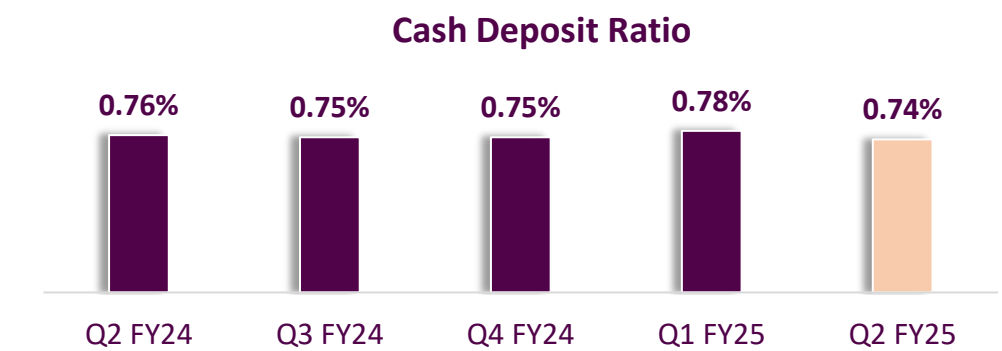
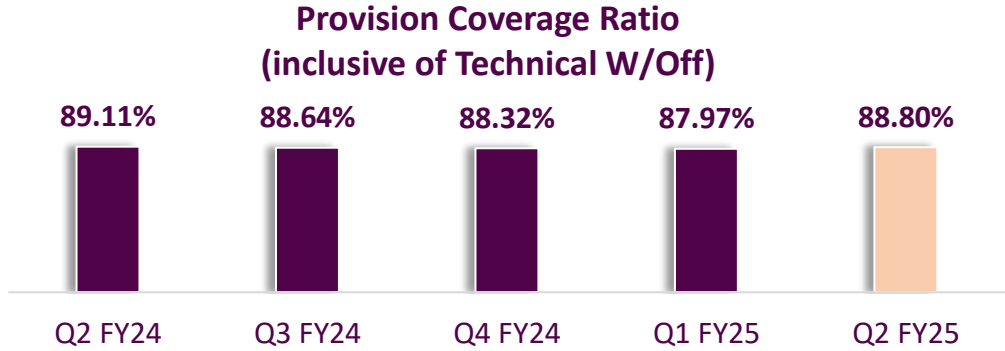
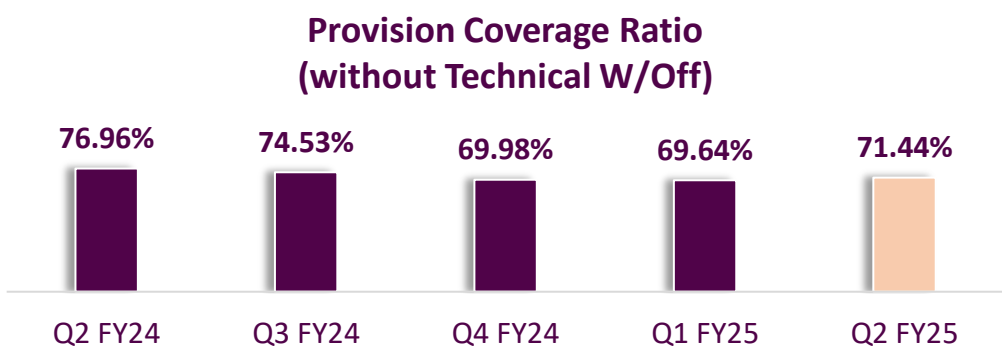
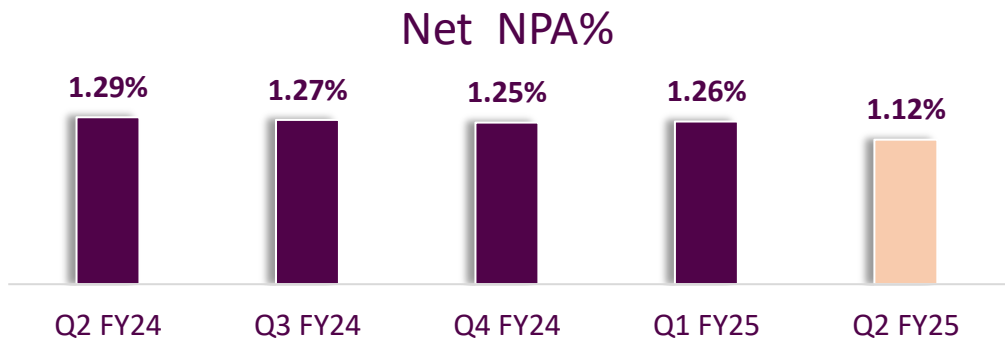
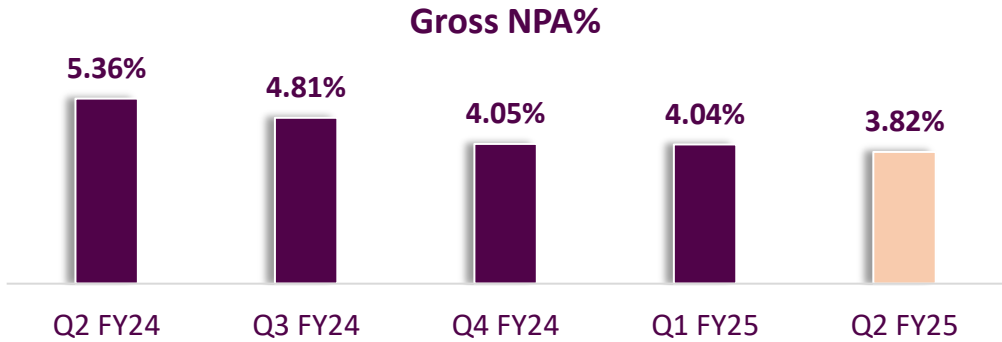
*Part of other income





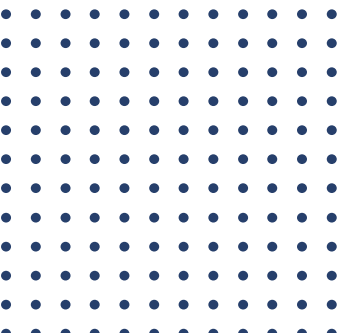
Key Financial Indicators For the Quarter



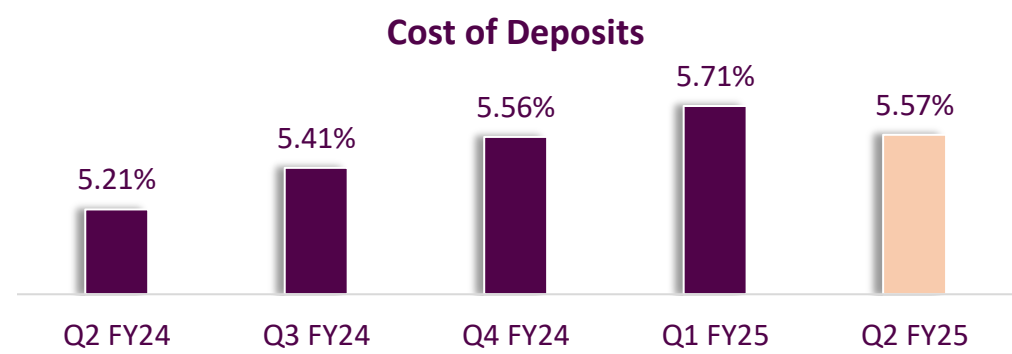
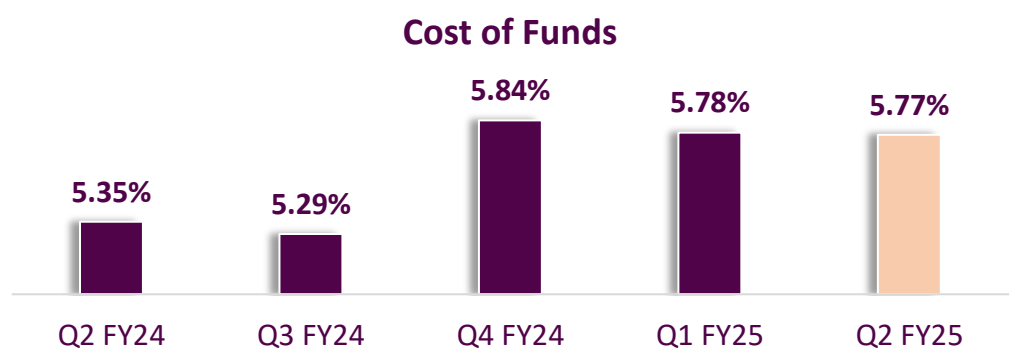
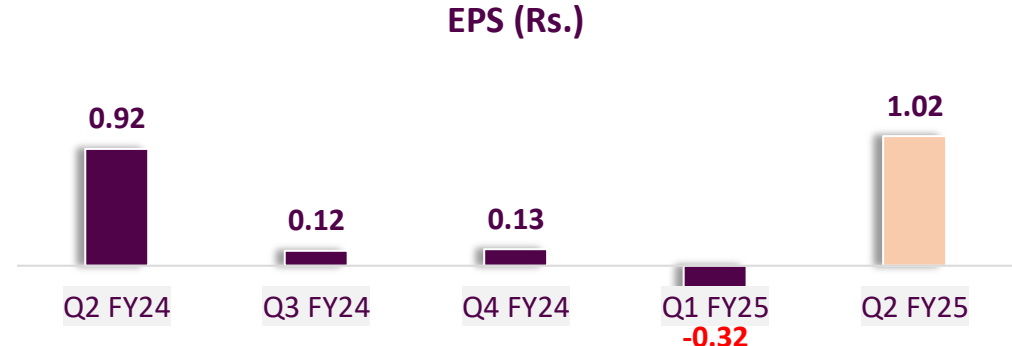
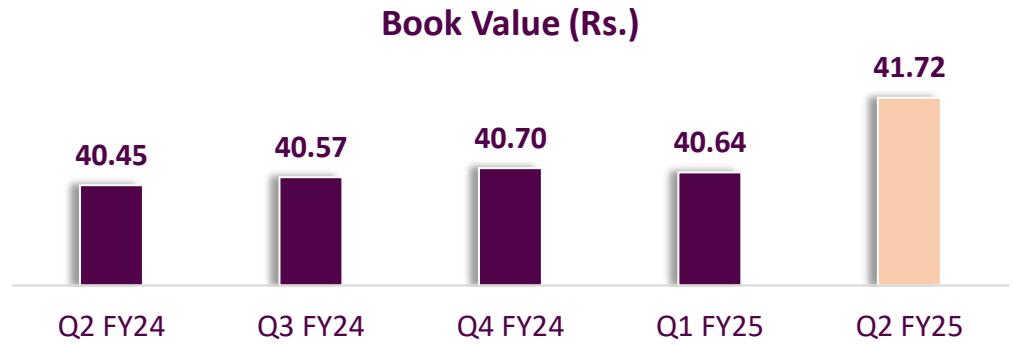
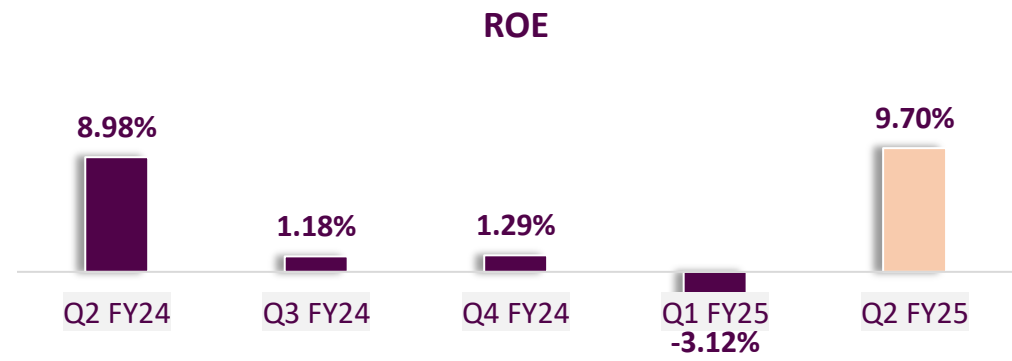
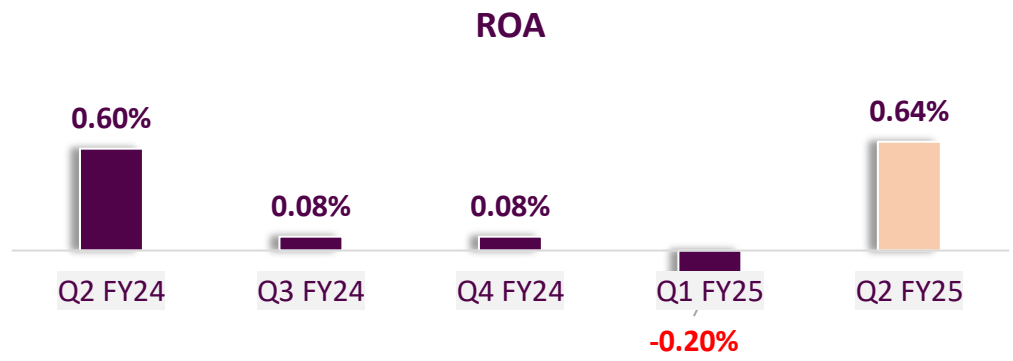


Key Financial Indicators For the Quarter

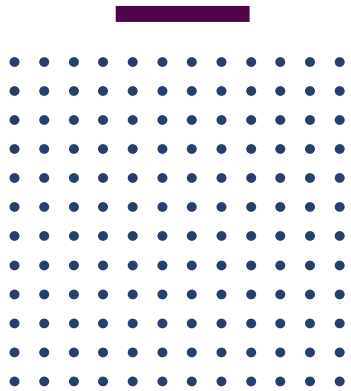




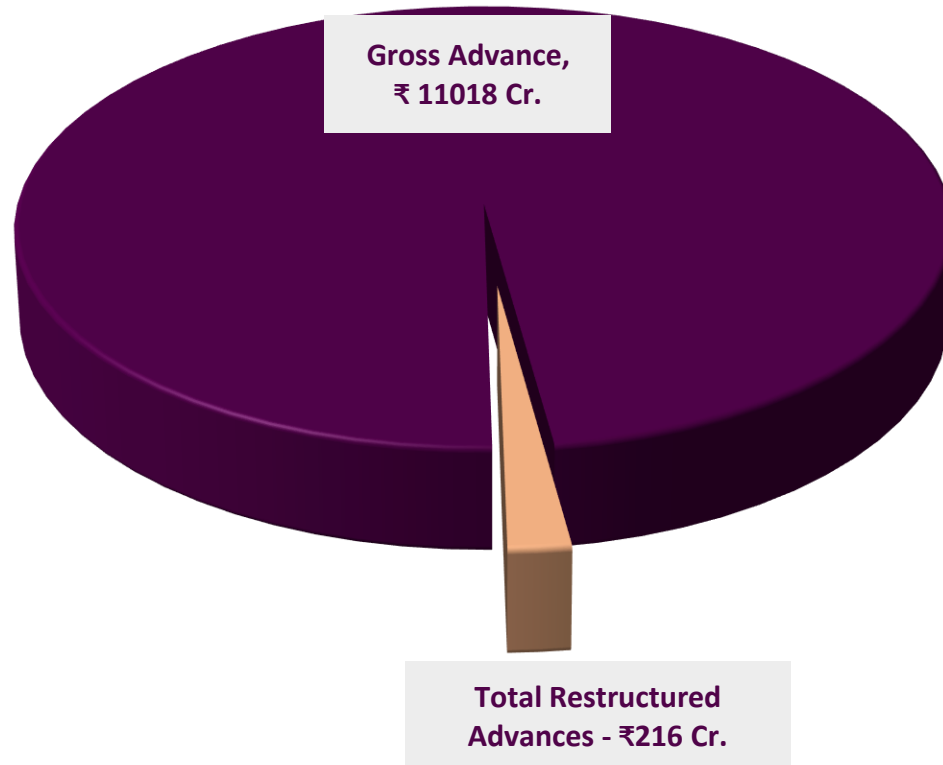
Financial Ratios
For the Quarter



Total Restructured Advances Rs.216 Crore on 30th September, 2024



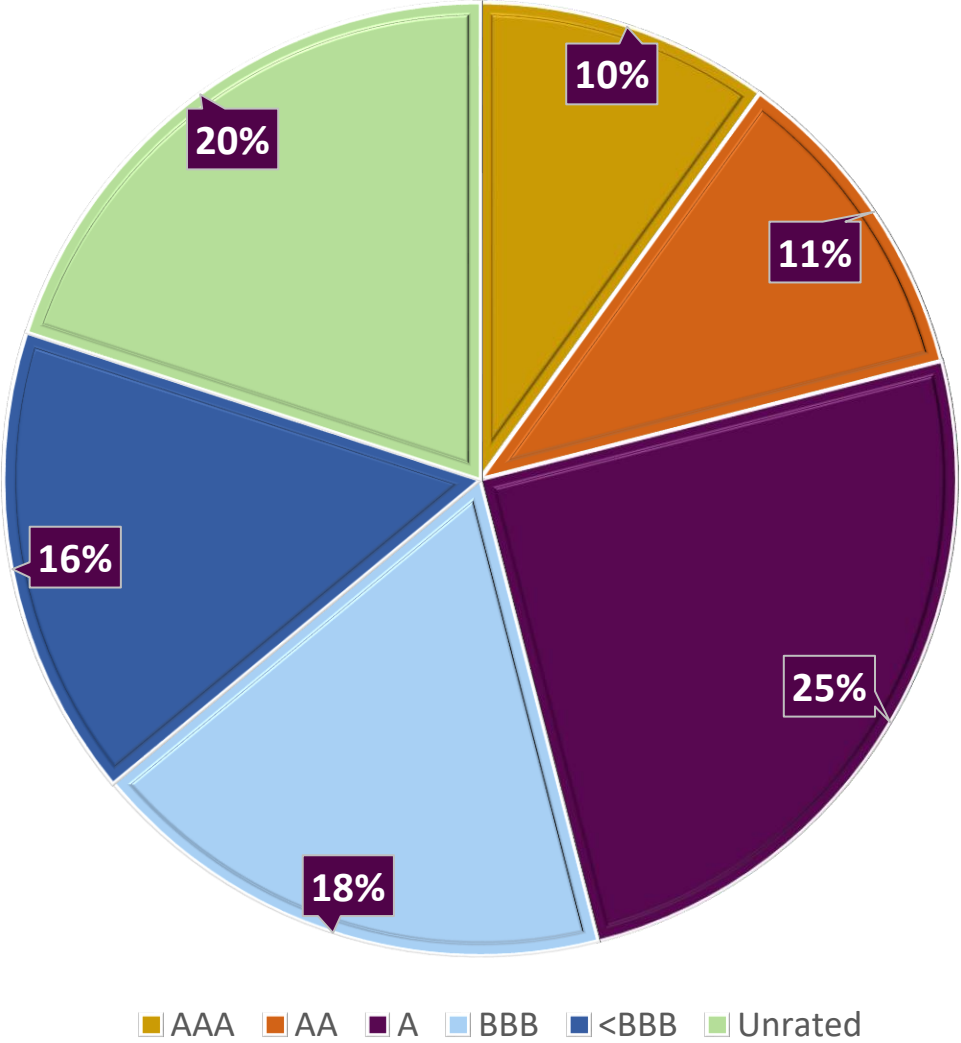
Restructured Advances



Restructured Advance		
Particulars	Total Restructured Advance	Restructured Advance Standard
Education Loan Scheme	02.56	0.96
MSME standard Restructuring	29.25	6.33
Other restructuring	09.23	0.44
Prudential Framework	24.23	-
Project Under Implementation	12.03	3.51
RFCS -1	32.60	0.21
RFCS -2 and RFCS - MSME	105.87	37.08
Total Restructured Advances	215.77	48.53

External Rating of Corporate Advances

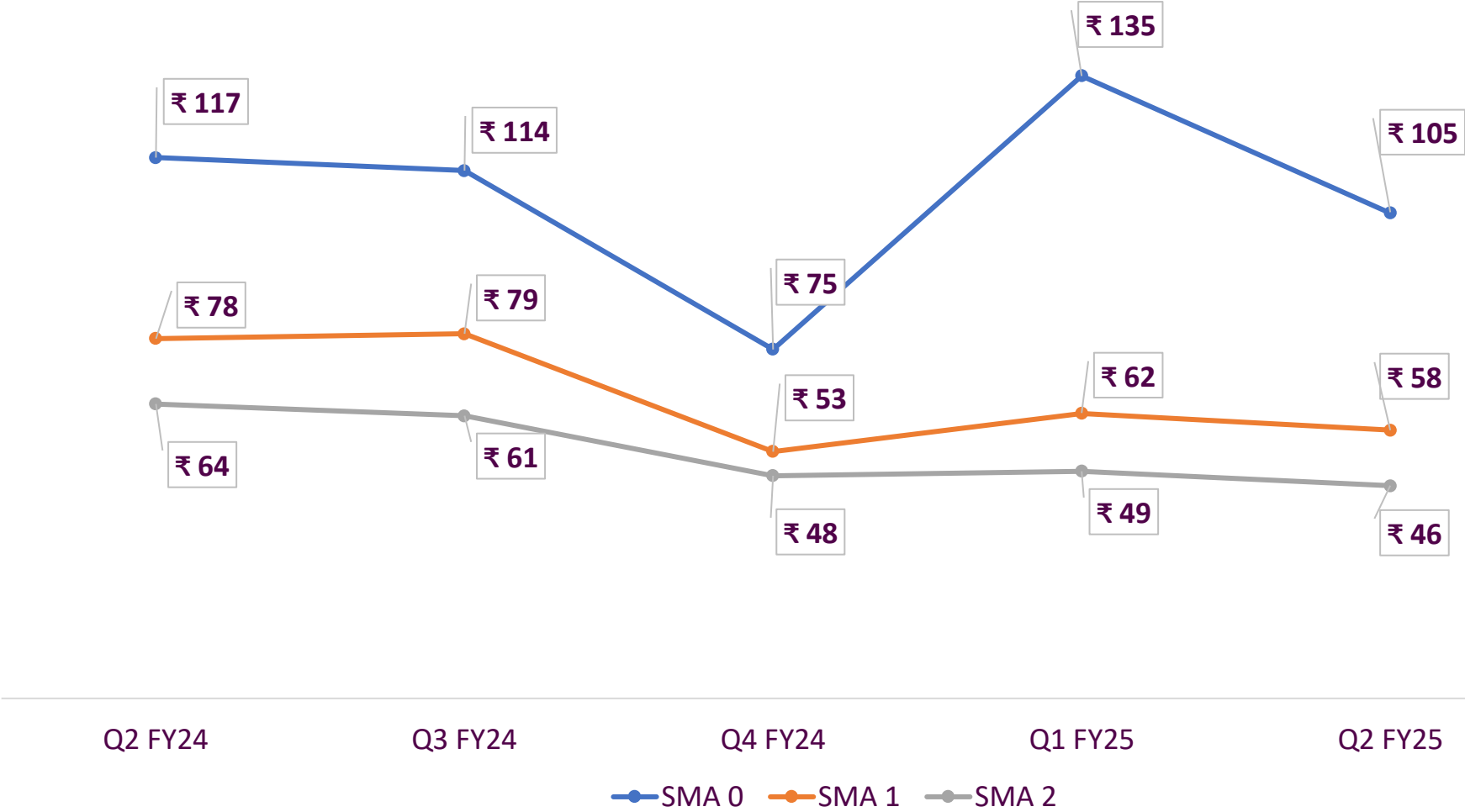
₹ in Crore



Rating Distribution	
Rating	Q2 FY25
AAA	10%
AA	11%
A	25%
BBB	18%
<BBB	16%
Unrated	20%
Total	100%

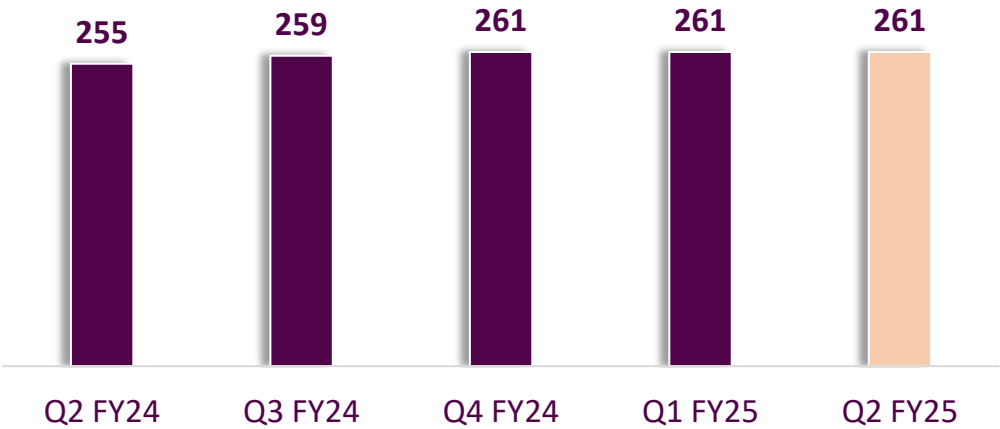
₹ in Crore

SMA Movement

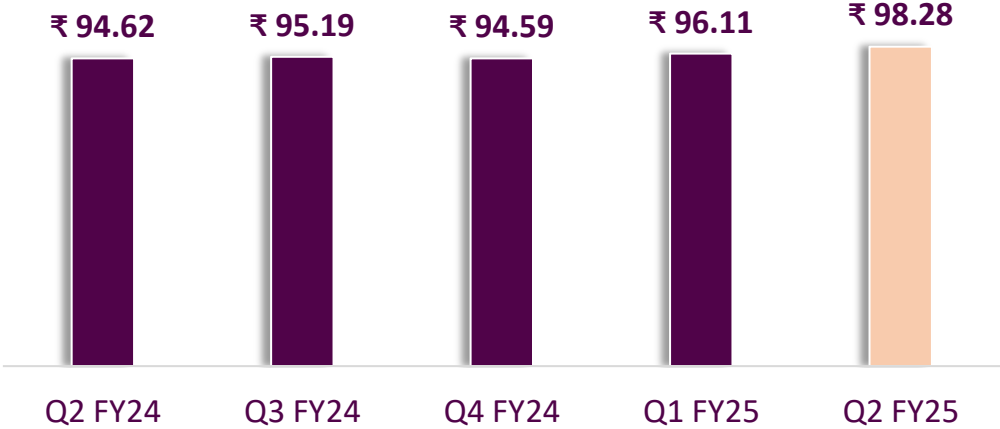


Asset Quality

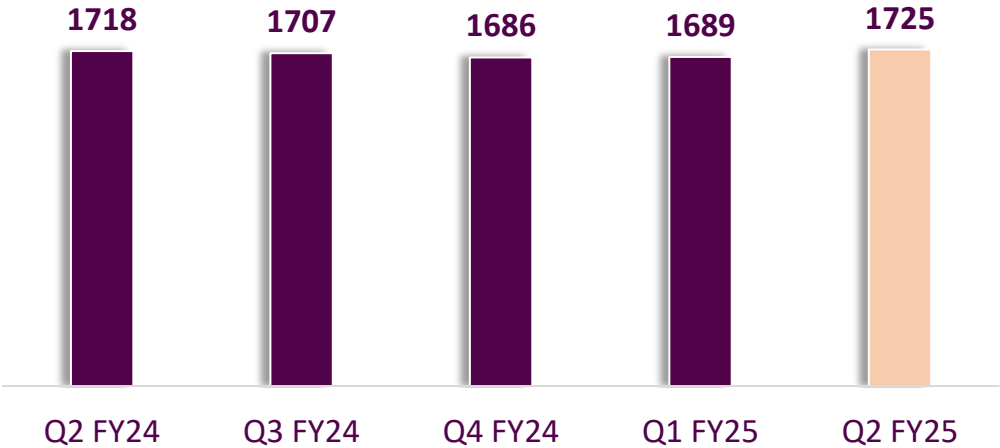
Number of Branches



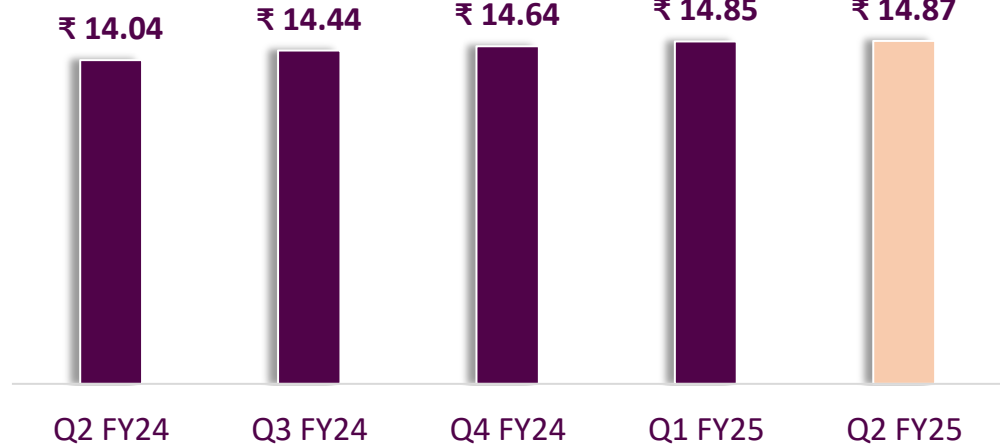
Per Branch Business



Number of Staff

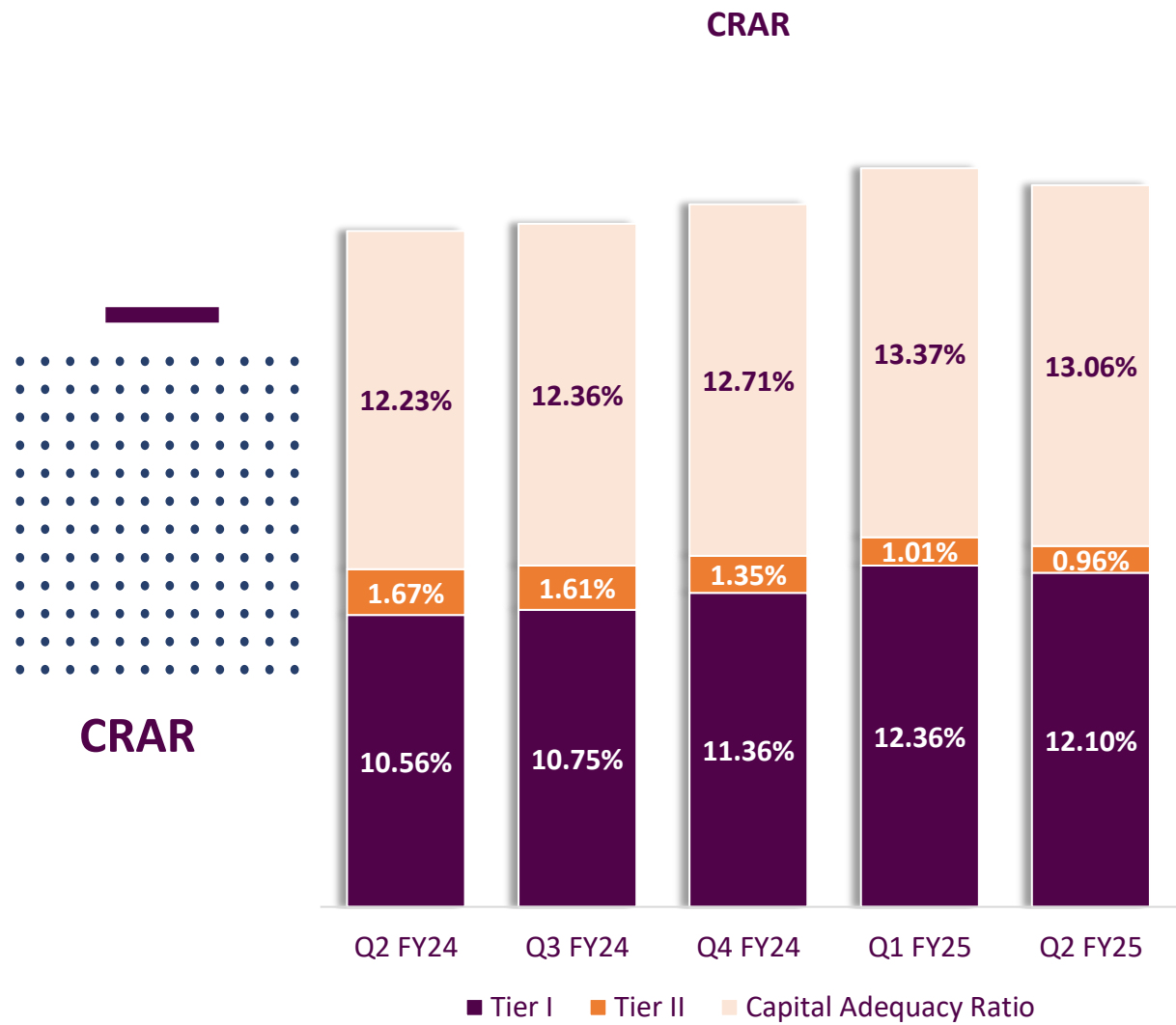


Business Per Employee

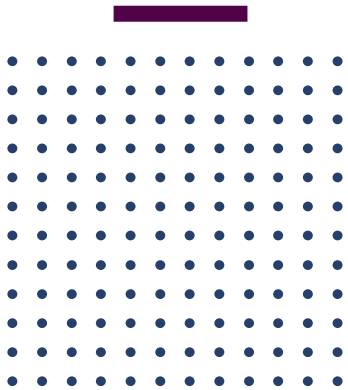


Performance

CRAR

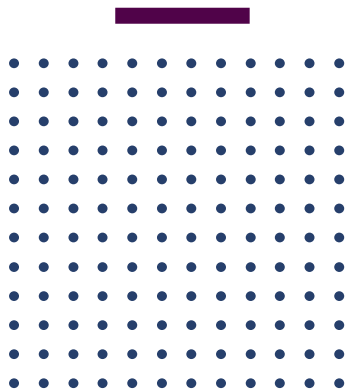


Particulars	Q2 FY24	Q3 FY24	Q4 FY24	Q1 FY25	Q2 FY25
Capital Adequacy Ratio(%)	12.23%	12.37%	12.71%	13.37%	13.06%
CRAR (%)	12.23%	12.37%	12.71%	13.37%	13.06%
TIER I (%)	10.56%	10.75%	11.36%	12.36%	12.10%
Risk Weighted Assets (in Cr)	7222	7425	7462	7060	7295
Credit Risk(in Cr)	5890	6022	6029	5987	6222
Market Risk(in Cr)	387	459	379	19	19
Operational Risk(in Cr)	945	945	1055	1055	1055
Credit RWA to Gross Advance	57%	58%	58%	56%	56%
Liquidity Coverage Ratio(%)	183%	191%	164%	134%	136%



Business
Result

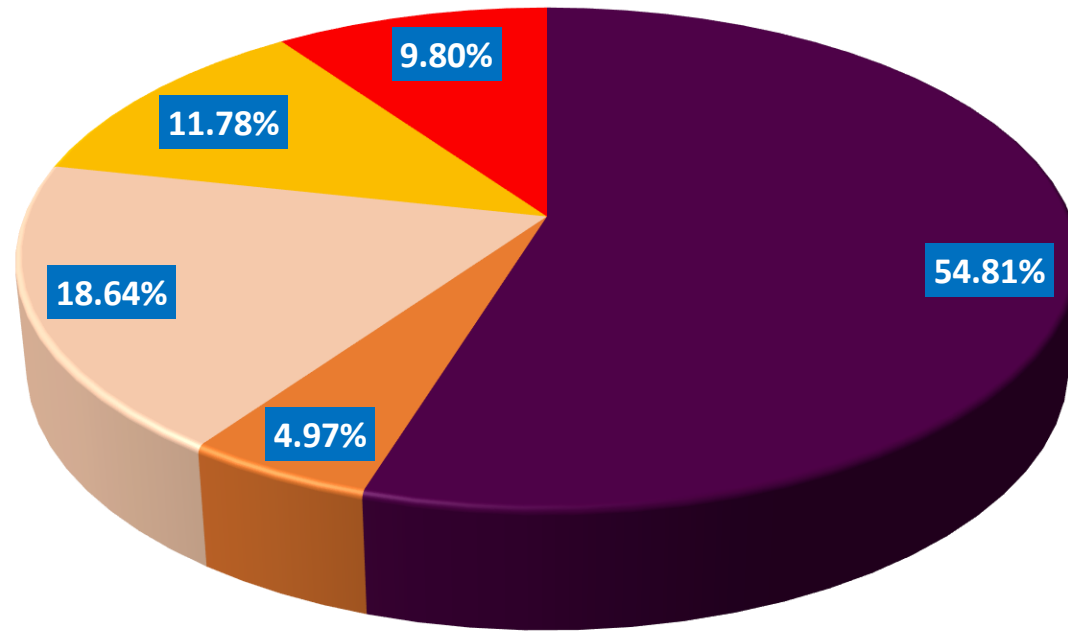
₹ in Crore						
Particulars	For the Quarter Ended			For six months ended (Reviewed)		Year Ended
	30.09.2024 (Reviewed)	30.06.2024 (Reviewed)	30.09.2023 (Reviewed)	30.09.2024 (Reviewed)	30.09.2023 (Reviewed)	31.03.2024 (Audited)
	Q2 FY 25	Q1 FY 24	Q2 FY 24	Q2 FY 25	Q2 FY 24	Q4 FY 24
Interest Income	328.83	305.84	303.90	634.67	593.04	1,206.99
Interest Expenses	208.00	205.95	182.94	413.95	353.45	748.54
Net Interest Income	120.83	99.89	120.96	220.72	239.59	458.45
Non Interest Income	51.81	32.10	23.53	83.91	75.79	152.56
Operating Expenses	139.51	135.28	126.89	274.79	239.84	541.75
Operating Profit	33.13	(3.29)	17.60	29.84	75.54	69.26
Provisions and Contingencies	7.32	4.71	(5.56)	12.03	24.08	11.44
Net Profit	25.81	(8.00)	23.16	17.81	51.46	57.82



Balance Sheet
Overview

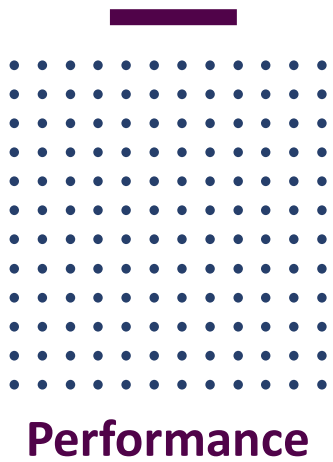
Particulars	₹ in Crore				
	30.09.2023 (Reviewed)	31.12.2023 (Reviewed)	31.03.2024 (Audited)	30.06.2024 (Reviewed)	30.09.2024 (Reviewed)
CAPITAL AND LIABILITIES					
Capital	253	253	253	253	253
Reserves and Surplus	770	773	777	775	803
Deposits	13817	14340	14290	14441	14631
Borrowings	165	150	299	150	150
Other Liabilities and Provisions	288	326	343	301	312
TOTAL	15293	15842	15962	15920	16149
ASSETS					
Cash and Balances with RBI	858	940	760	882	890
Balances with Banks and Money at call and short notice	56	264	215	15	352
Investments	3544	3747	3942	3756	3243
Advances	9885	9945	10102	10344	10717
Fixed Assets	271	271	274	274	274
Other Assets	679	675	669	649	673
TOTAL	15293	15842	15962	15920	16149
Out of Which RIDF/RHF/MSME Deposits	246	246	237	224	202
Contingent Liabilities	681	672	666	629	736
Bills for collection	304	305	308	309	306

Shareholding Pattern(as on 30th September, 2024)



■ Resident Individuals (Including HUF)
■ Foreign Portfolio - Corp
■ Non Resident Indians
■ Bodies Corporates
■ Others

Category	No. of Holders	Total Shares	% To Equity
Resident Individuals (Including HUF)	1,85,269	13,86,60,539	54.81%
Non Resident Indians	1,557	4,71,64,550	18.64%
Foreign Portfolio – Corp	22	1,25,85,151	04.97%
Bodies Corporates	438	2,97,97,705	11.78%
Others	1,843	24,804,139	09.80%
Total	1,89,129	25,30,12,084	100.00%

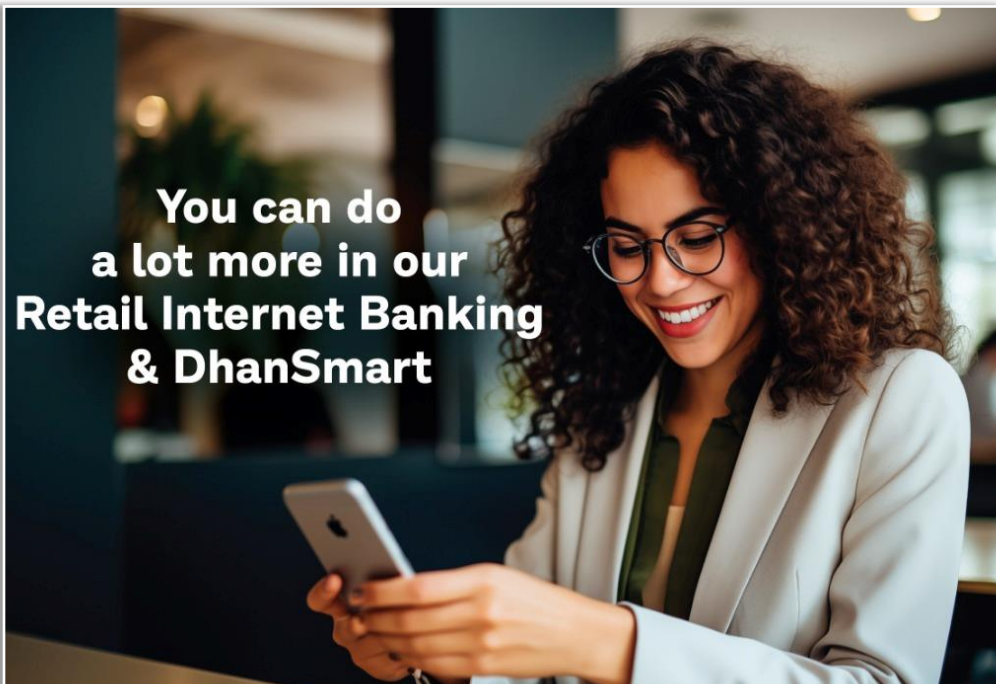


Over 560 Customer Touch Points including
261 Branches, 282 ATMs and 17 BCs

Branch Presence

Population	No. of Branches	
	30.09.2023	30.09.2024
Metropolitan	58	58
Urban	66	71
Semi Urban	111	112
Rural	20	20
Grand Total	255	261

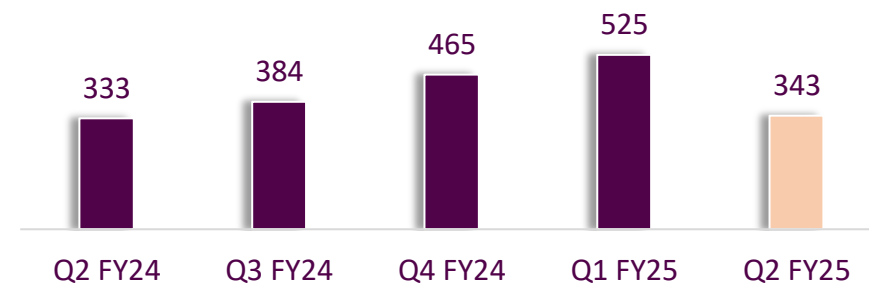
Digital Migration



81.14%

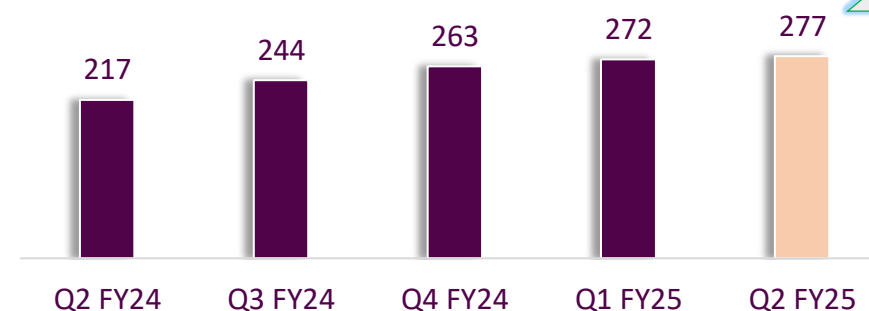
Share of Digital
Banking
Transaction @
81.14% as on
30th Sep, 2024
Compared to
77.09% as on
30th Sep, 2023

Internet Transaction Volume



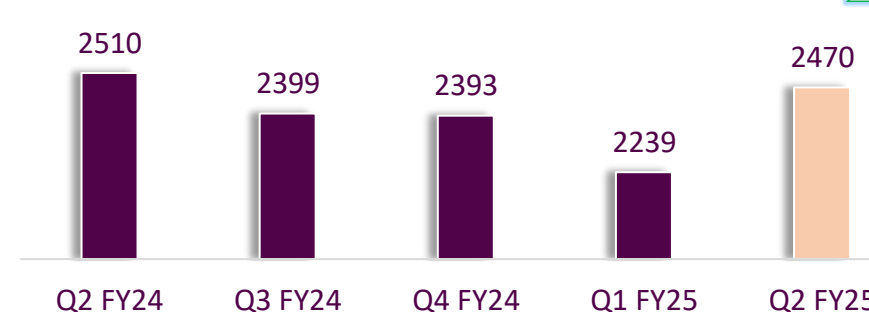
73
%

Mobile Transaction Volume



73
%

Debit Card Transaction Volume



73
%



Awards Awards & Recognitions



‘Disruptive 100 Awards’ for disrupting the Status Quo to achieve Technology Excellence and Business Leadership with transformative, innovative projects presented by M/s FOUNDRY, India



Mr. John Varughese, General Manager, Dhanlaxmi Bank received Mobility Mavens award by Samsung’ at the CIO 100 Symposium.

Awards Awards & Recognitions



Award of Excellence in APY from Dr. Deepak Mohanty,
Chairman, PFRDA

DhanlaxmiBank established 1927

28 August, 2024

Dhanlaxmi Bank shines with **2 Awards**
from the Indian Chamber of Commerce

- ★ Best Performance on Risk Management
- ★ Best Performance on Asset Quality

www.dhanbank.com

Strong Management Team



Mr. Ajith Kumar K.K, Managing Director & CEO

- Over 36 years of experience in various facets of banking including Credit, Human Resources, Business, Branch Banking etc.,
- Graduate in Agriculture from Kerala Agricultural University (KAU) and MBA from Cochin University of Science and Technology (CUSAT).
- Served as the Director of Federal Operations & Services Limited, a wholly-owned subsidiary of Federal Bank Limited.
- Additionally, he was the chairman of the IT procurement committee at Federal Bank, which was responsible for ensuring the adequate acquisition of IT products and services to support the organization's growth.



Mr. John Varughese, General Manager

- Over 29 years of experience in IT & Banking including with Federal Bank
- Engineering graduate, MBA, Certified Information System Auditor (CISA) & CAIIB.
- Worked as Chief Information Security Officer, Head – Alternate Channels, Regional Head, Chief Compliance Officer and Chief Credit Officer.



Mr. Santoy John, General Manager

- Over 26 Years of experience in Retail Banking, Internal Audit, Information Security, Payment systems, Centralized Operations , Compliance and Teaching.
- Post Graduate in Science, CISA & CAIIB and PGCP in Business Management from XIMB Bhubaneswar, previously associated with ICICI Bank and RBL Bank.

Strong Management Team



Binoy B S, Head – Internal Audit

- Over 27 years of experience in banking including working with South Indian Bank and 4 years' experience as a practicing lawyer.
- Graduate in Science, LLM & CAIIB.
- Vast experience in Legal, Credit Sanction, Credit Monitoring, Recovery and Internal Audit.



Mr. Satheesan V, Head Legal

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



Mr. Suresh M Nair, Chief Credit Officer

- 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.
- Bachelor in Commerce and CAIIB.



Mr. Balasubramanian A D, Chief Vigilance Officer

- Over 30 Years of experience in handling Vigilance activities in Kerala Police, Vigilance & Anti-corruption Bureau as Deputy Superiendent of Police including 16 years experience as Deputy Chief Vigilance Officer in Cochin Shipyard and Port.
- Post Graduate in Economics.

Strong Management Team



Mr. Arvind Kanagasabai, Head - Treasury

- Over 41 years of experience in the banking industry, including 33 years at the State Bank of India. He has 23 years of experience in treasury functions, which includes a 5-year stint as Head of Central Treasury at the State Bank of India in Hong Kong.
- Served as Executive Vice President and CFO of SBI DFHI Ltd, as well as Head of Treasury at Bandhan Bank.
- Graduate in Commerce and holds Post Graduate Diploma in Human Resources Development and CAIIB.



Mr. Rajan Sleeba, Head-Human Resources

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



Rajesh P, Head – Operations

- Over 28 years of experience in various areas of Banking, including Retail Credit Sanction, Business Banking Mortgages, Banking Operations and hold the role of Regional Head. Previously worked with Canfin-Homes Ltd, ICICI Home Finance, HDFC Bank .
- Graduate in Science and Postgraduate Diploma in Computer Applications (PDGCA).



Ms. Kavitha T. A., Chief Financial Officer

- Qualified Chartered Accountant and Graduate in Commerce with CAIIB. Associated with DLB for over 21 years in different capacities.
- Has played a pivotal role in setting up the Integrated Risk Management Department and Operations Department of the Bank.
- Was the Regional Head of 32 branches spread over North Districts of Kerala & Karnataka State.
- Worked in Manappuram Group of Companies for 3 ½ years.

Strong Management Team



Mr. Abhilash R, Chief Risk Officer

- More than two decades of experience in Banking, which spans over Risk Management, Corporate/ MSME/ Retail Credit/ Branch Banking segments and headed various roles like CRO, Regional Head, Cluster Head, Para Banking Business Head, Branch Manager. Earlier worked with ICICI Bank Ltd.
- Fellow Member of ICMAI and holds M. Com (Fin) from University of Calicut, CAIIB & Certificate in Risk in Financial Services (Level 1) from IIBF, Mumbai and Certificate in Risk in Financial Services (Level 2) from CISI, London.



Mr. Biju Kumar P H, DGM – Business Development & Planning

- Over 28 years of experience in Retail Assets
- Previously worked with Canfin-Homes Ltd, ICICI Home Finance, HDFC Bank, IDFC Bank.
- Graduate in Science.



Mr. Venkatesh. H , Company Secretary & Secretary to the Board

- Over 10 years of experience in Secretarial operations.
- A qualified Company Secretary, Chartered Accountant, Cost Accountant and Post Graduate in Commerce & JAIIB.

Partners / Tie Ups

AGRI & MICRO CREDIT



TRADING PARTNERS



FINTECH PARTNERS



GOVERNMENT BUSINESS



LIFE INSURANCE



GENERAL INSURANCE





Thank You!