DhanlaxmiBank
established 1927

Investor Presentation

Q1 - FY - 2026-27

www.dhan.bank.in

Board of Directors

Shri. K.N Madhusoodanan
PART-TIME CHAIRMAN

Shri. Ajith Kumar K.K
MD & CEO

Shri. P. Suriaraj
EXECUTIVE DIRECTOR

Shri. G. Rajagopalan Nair
INDEPENDENT DIRECTOR

Dr. Nirmala Padmanabhan
INDEPENDENT DIRECTOR

Ms. Vardhini Kalyanaraman
INDEPENDENT DIRECTOR

Shri. C. Nageswara Rao
RBI ADDITIONAL DIRECTOR

Dr. Jineesh Nath C.K
DIRECTOR

Shri. Ashutosh Khajuria
INDEPENDENT DIRECTOR

Ms. Sujatha Jaganathan
RBI ADDITIONAL DIRECTOR

Performance Highlights

DhanlaxmiBank established 1927

Q1 FY 2026-27 Y-o-Y

- Total Business grew by **21.13%** and reached **₹ 35,190** Crore
- Total Deposit grew by **17.10%** to reach **₹ 19,404** Crore.
- Retail Deposit grew by **18.97%** to reach **₹ 15,769** Crore.
- Gross Advance grew by **26.47%** to reach **₹ 15,786** Crore.
- Gold Loan Portfolio registered a growth of **75.90%** to reach **₹ 7,105** Crore.
- MSME Portfolio registered a growth of **29.24%** to reach **₹ 2,250** Crore.
- Gross NPA reduced to **1.82%** from **3.22%**
- Net NPA reduced to **0.47%** from **1.13%**

Performance Highlights

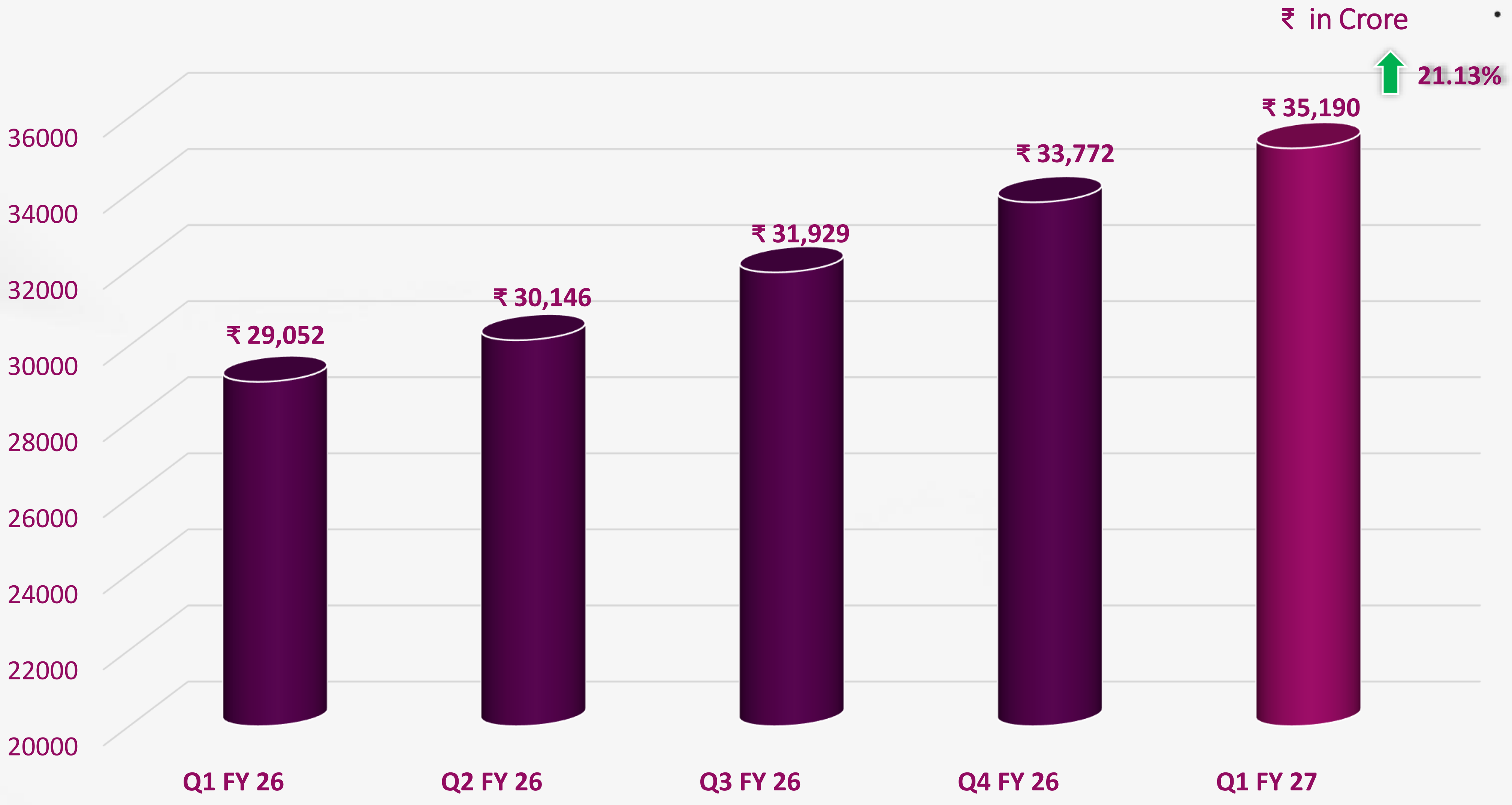
DhanlaxmiBank
established 1927

Q1 FY 2026-27
Y-o-Y

- Provision Coverage Ratio improved to **92.77%** from **87.31%**
- CRAR Basel III (%) improved to **19.19%** from **18.26%.**
- CD Ratio improved to **81.35%** from **75.33%**
- Yield on Investments improved to **6.48%** from **6.35%**
- NIM improved to **3.57%** from **3.39%**
- Cost of Funds reduced to **5.57%** from **5.72%**
- Return on Assets improved to **0.45%** from **0.27%**

Total Business

Performance Y-o-Y

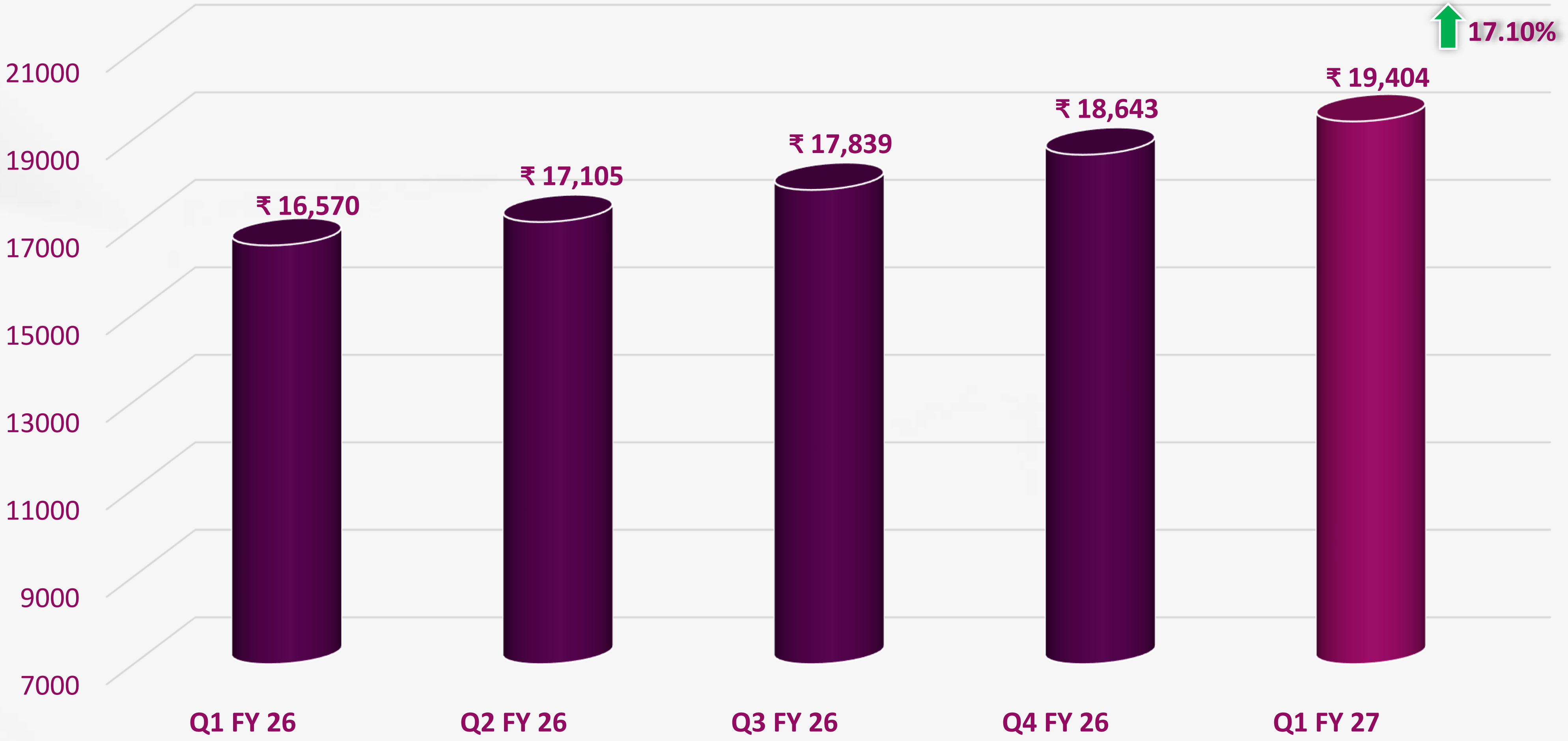


Total Deposit

DhanlaxmiBank established 1927

₹ in Crore

Performance Y-o-Y

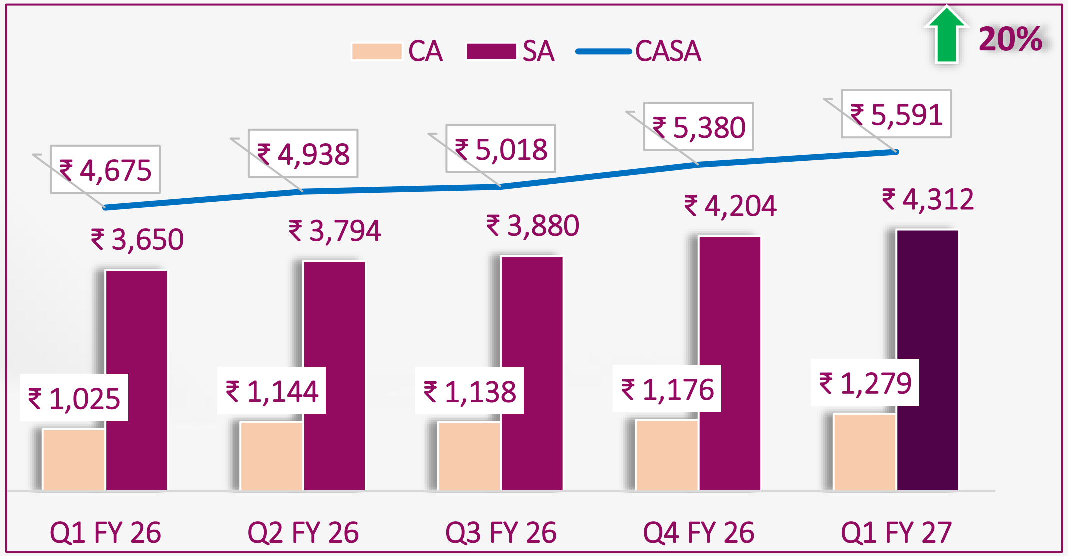


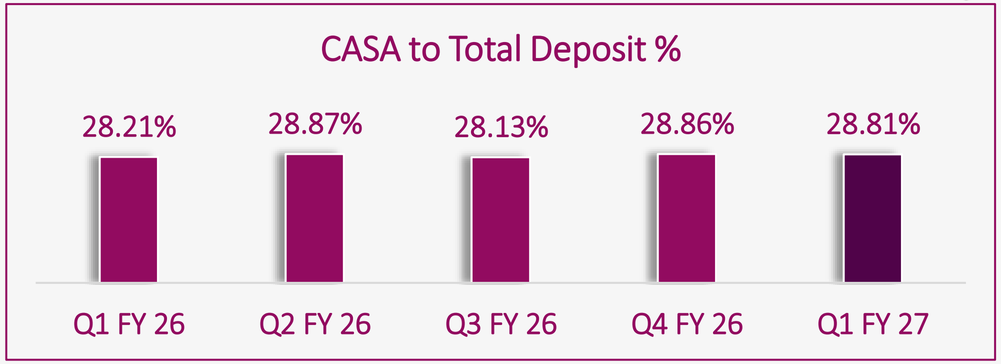
Deposit Mix

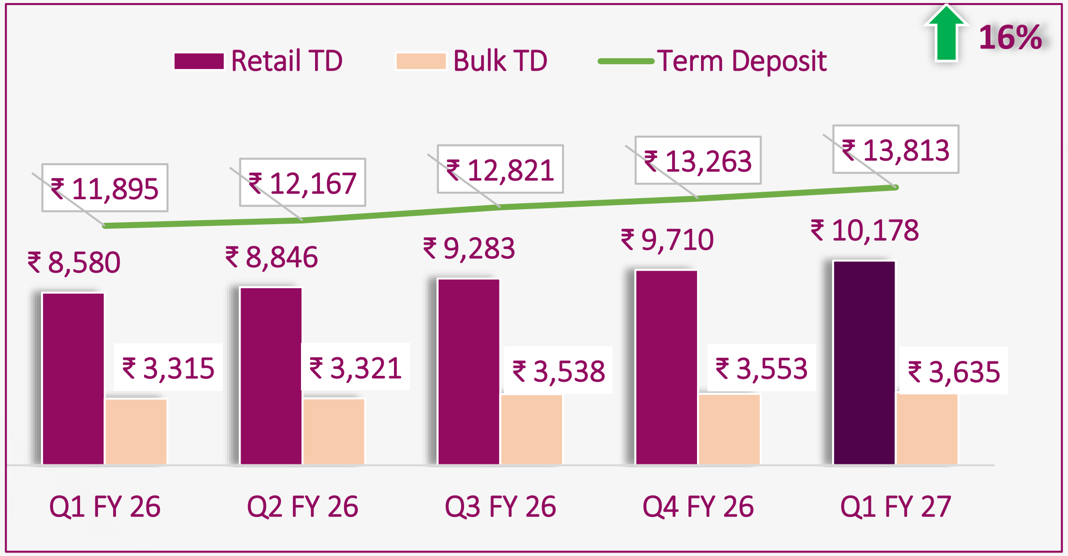
DhanlaxmiBank established 1927

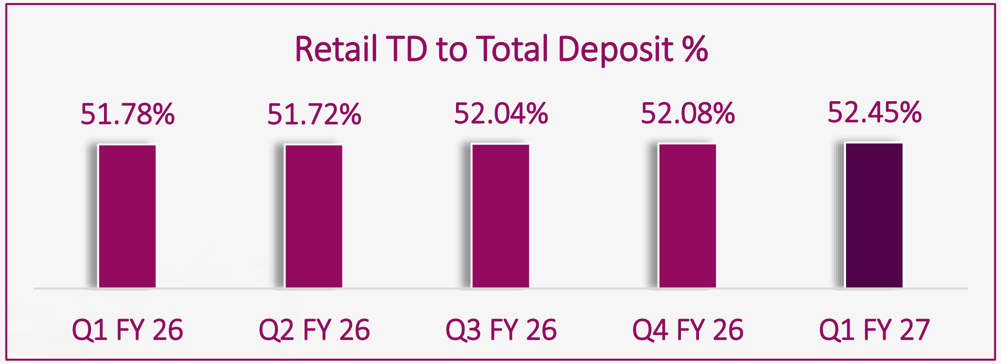
₹ in Crore

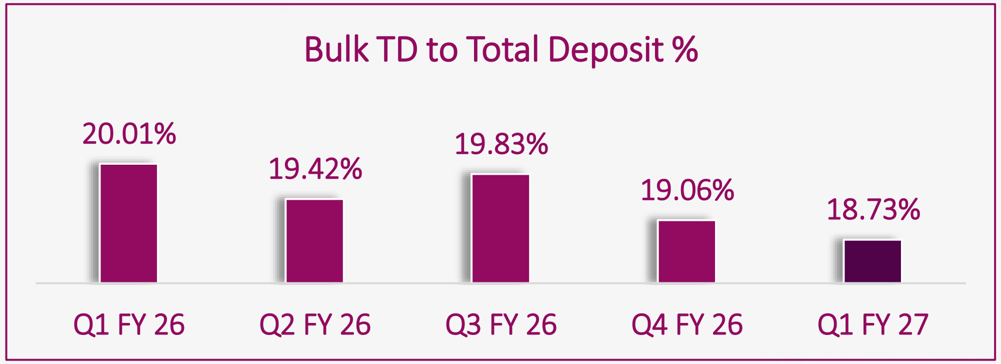
Performance Y-o-Y









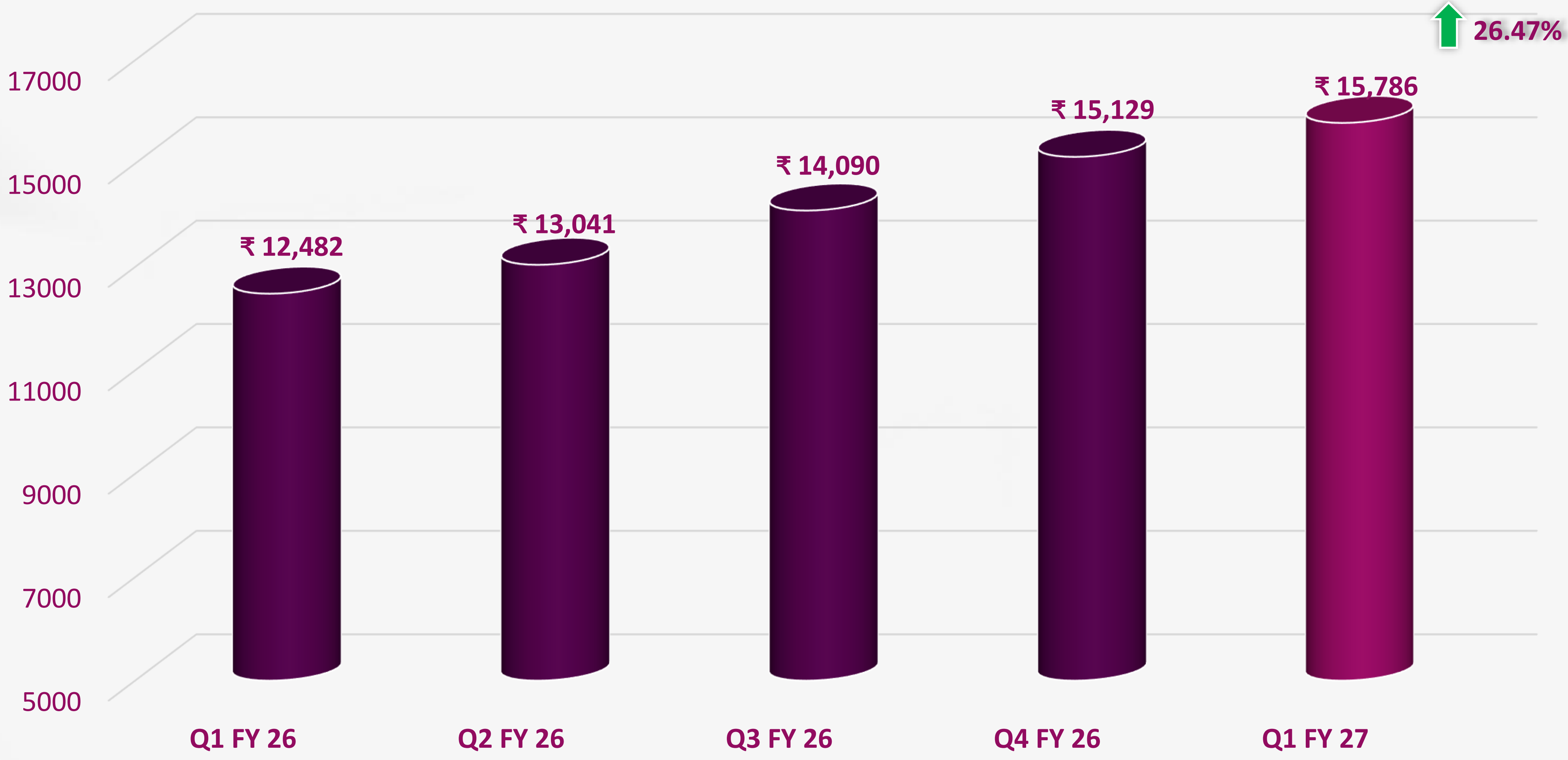


Gross Advance

DhanlaxmiBank established 1927

₹ in Crore

Performance Y-o-Y

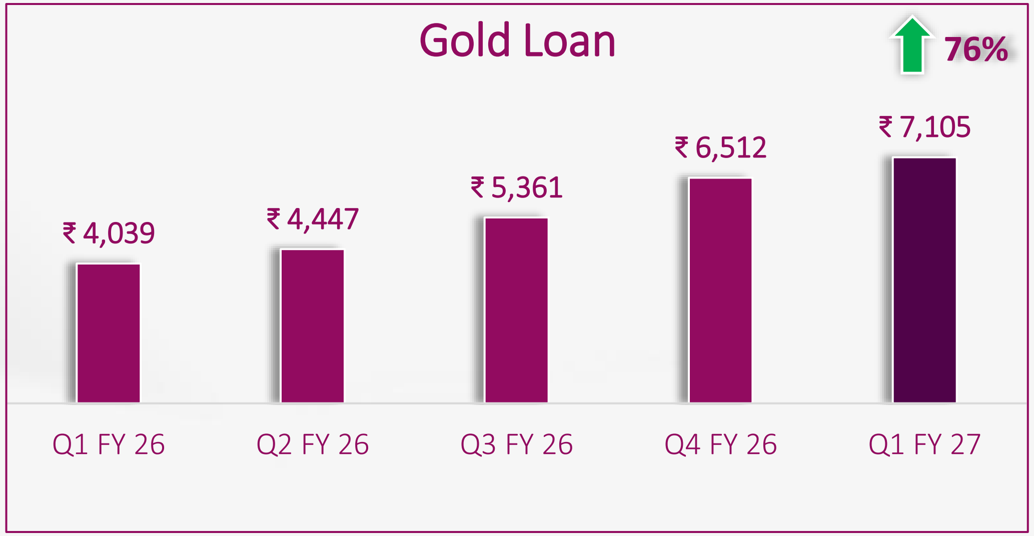


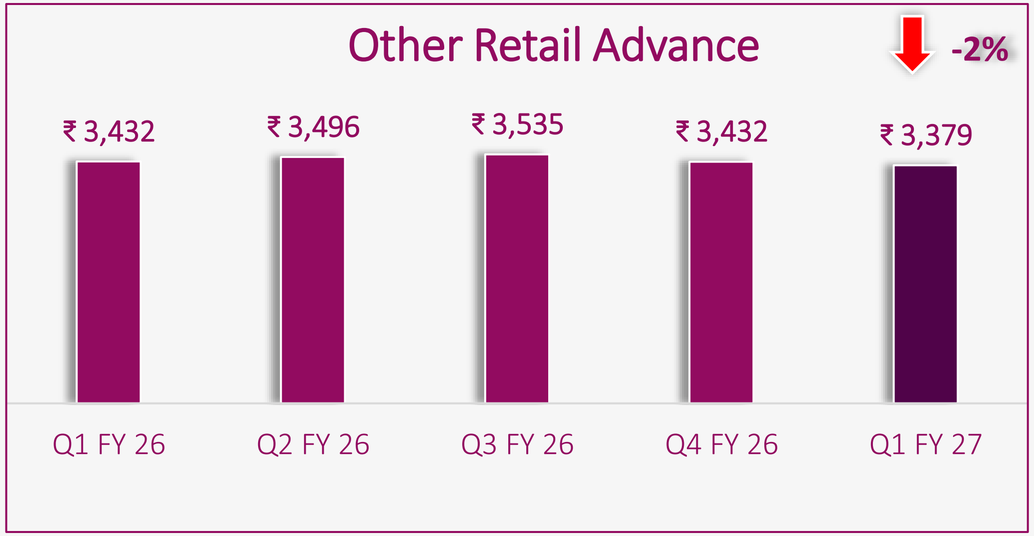
Segment wise Advance Mix

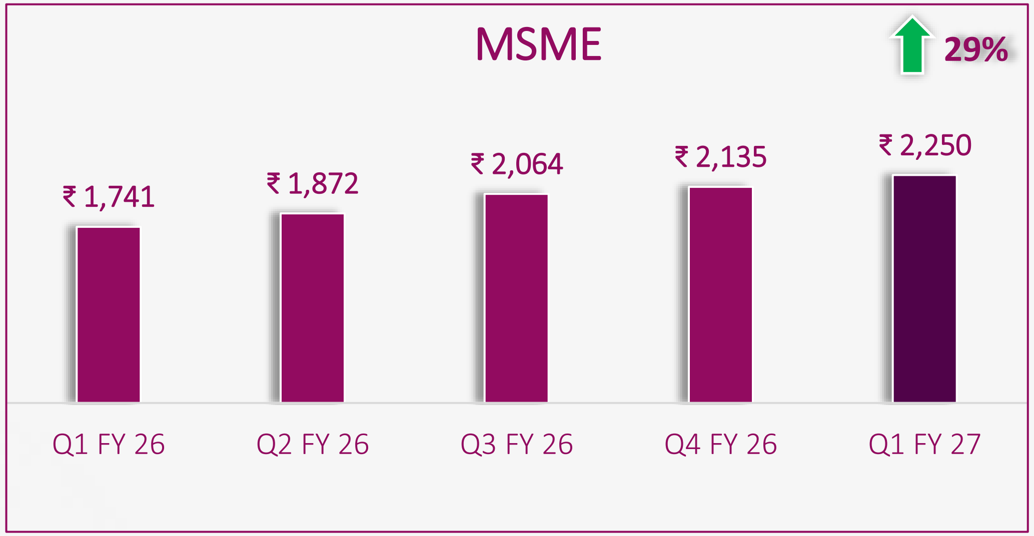
DhanlaxmiBank established 1927

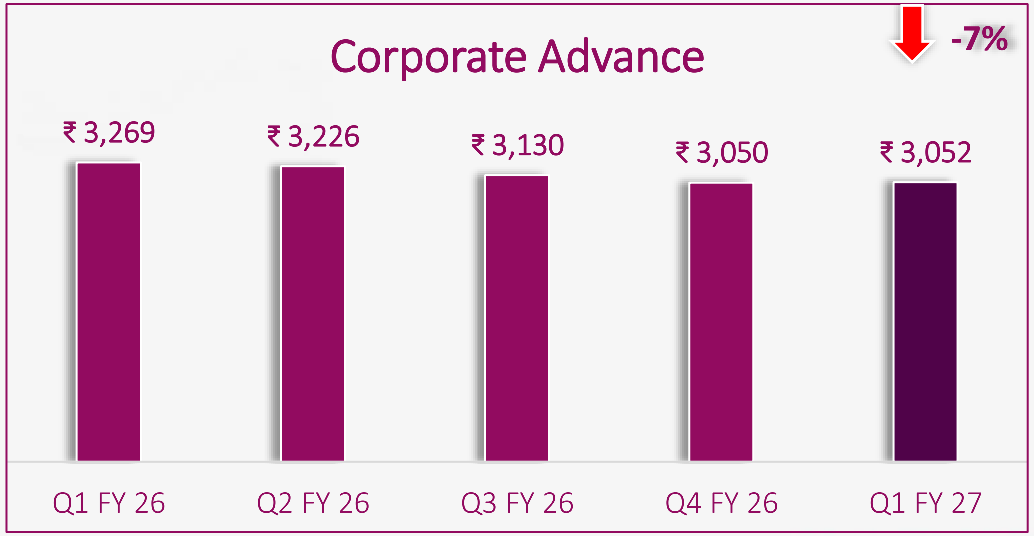
₹ in Crore

Performance Y-o-Y







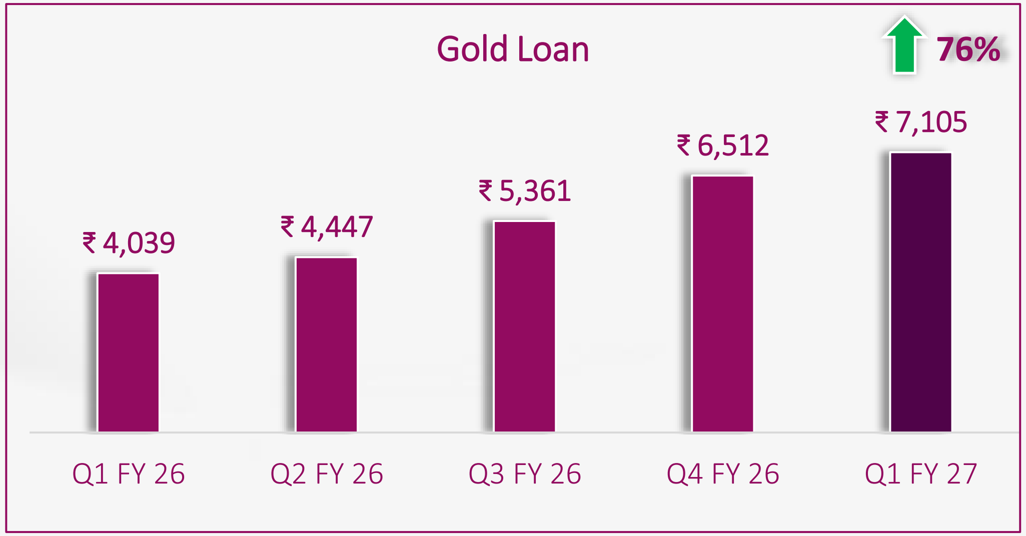


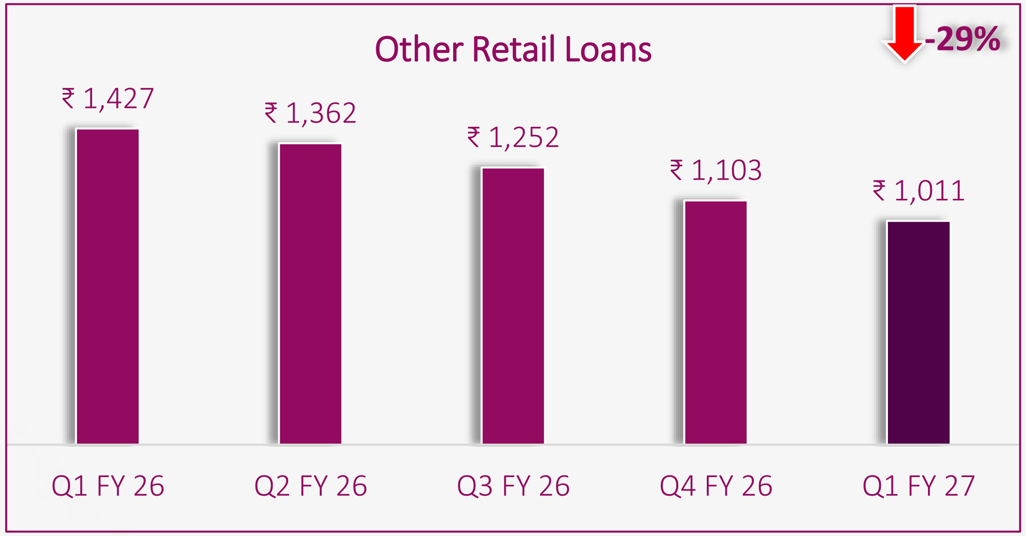
DhanlaxmiBank established 1927

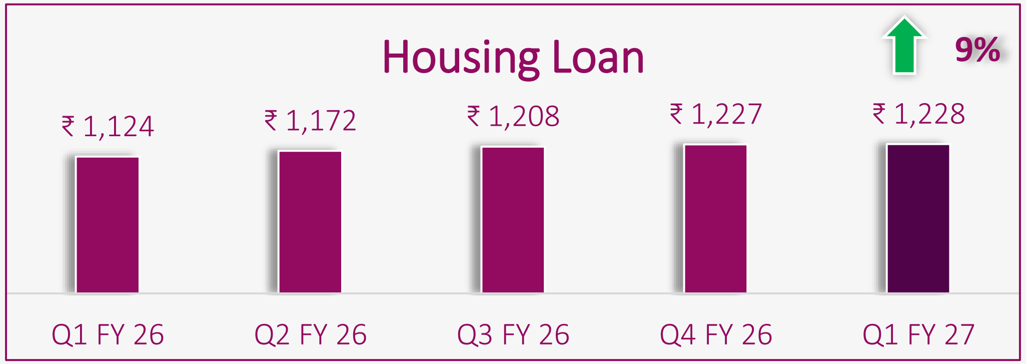
Loans under Retail Segment

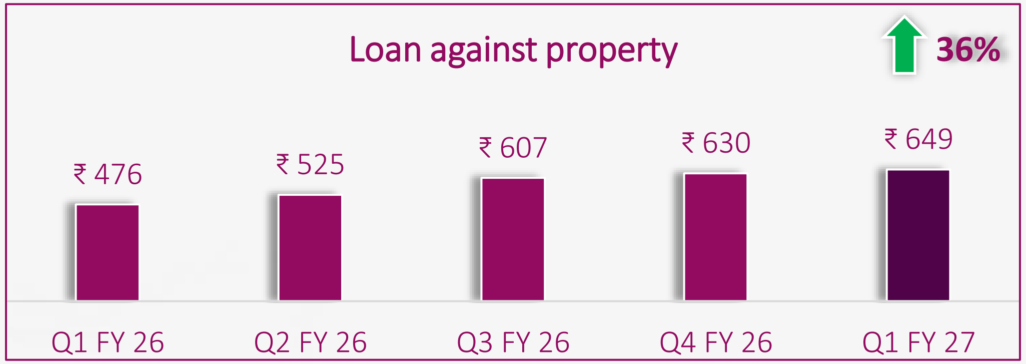
₹ in Crore

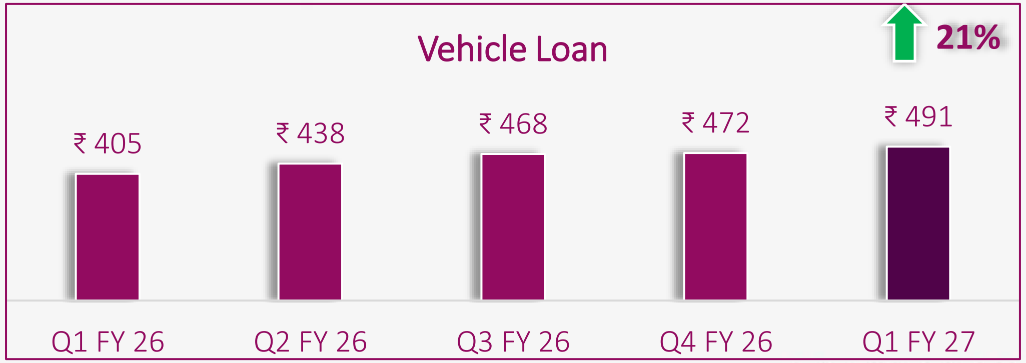
Performance Y-o-Y









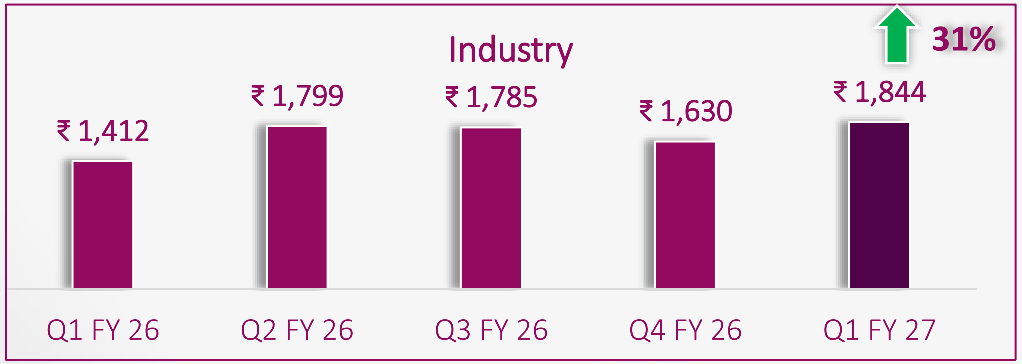


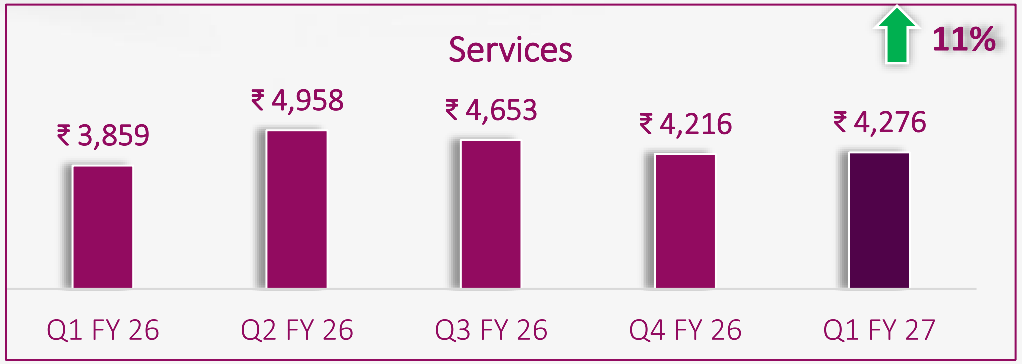
Sector wise Exposure

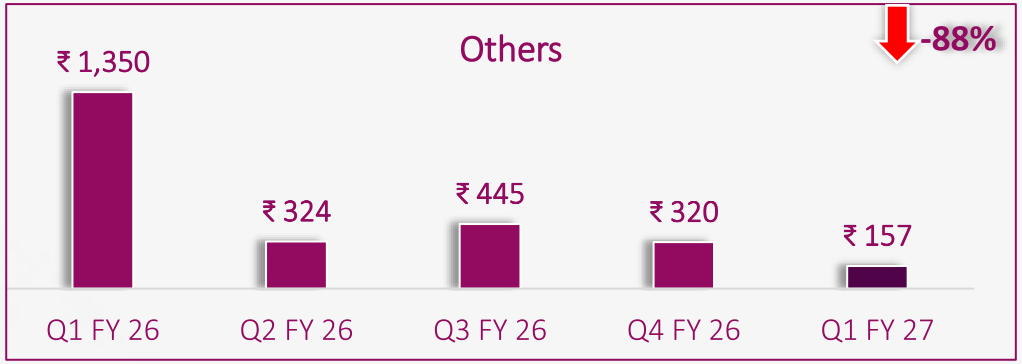
DhanlaxmiBank established 1927

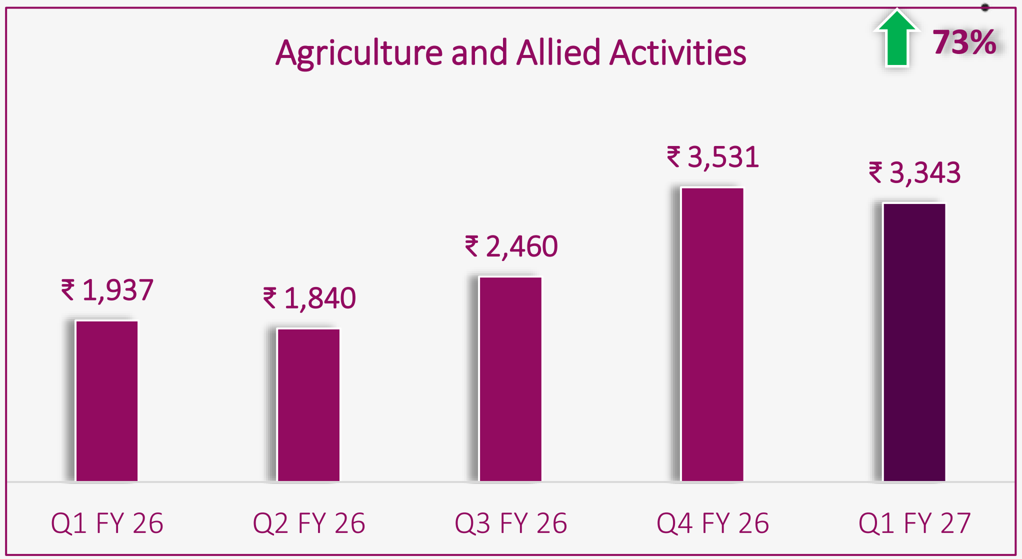
₹ in Crore

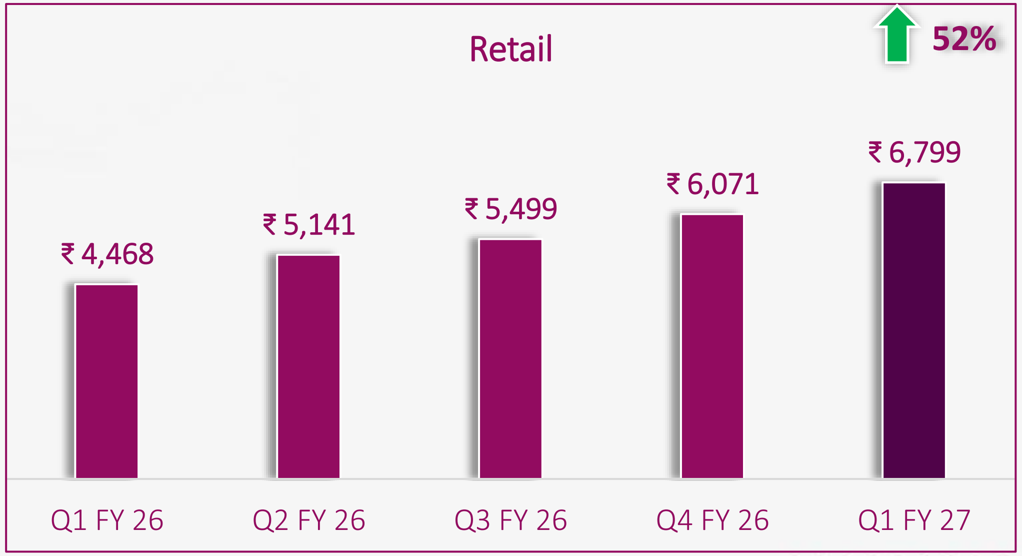
Performance Y-o-Y









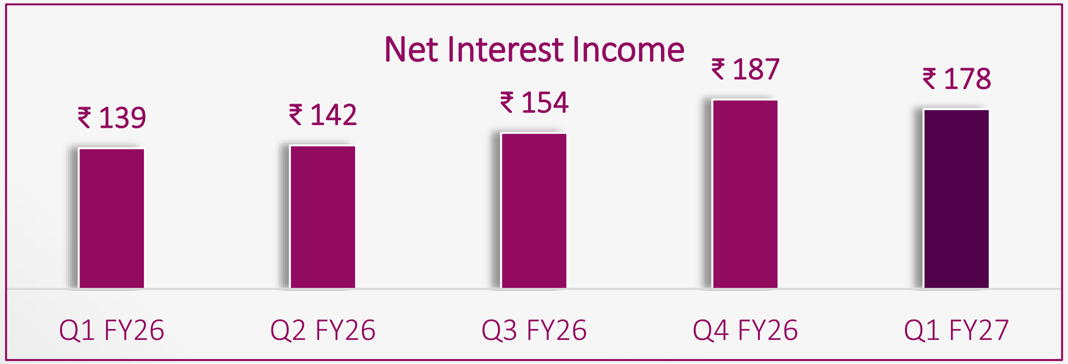


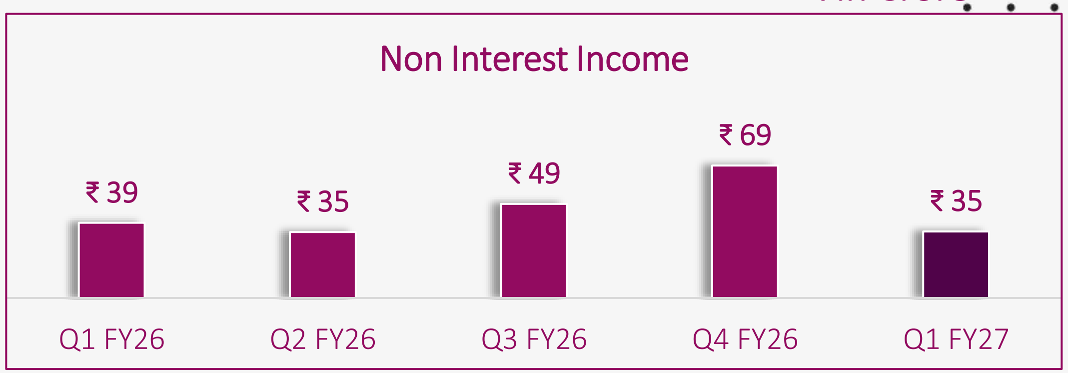
Key Financial Indicators

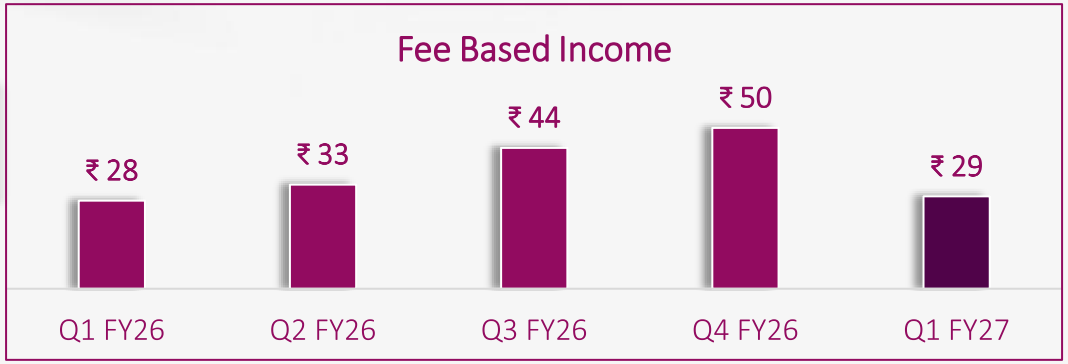
DhanlaxmiBank established 1927

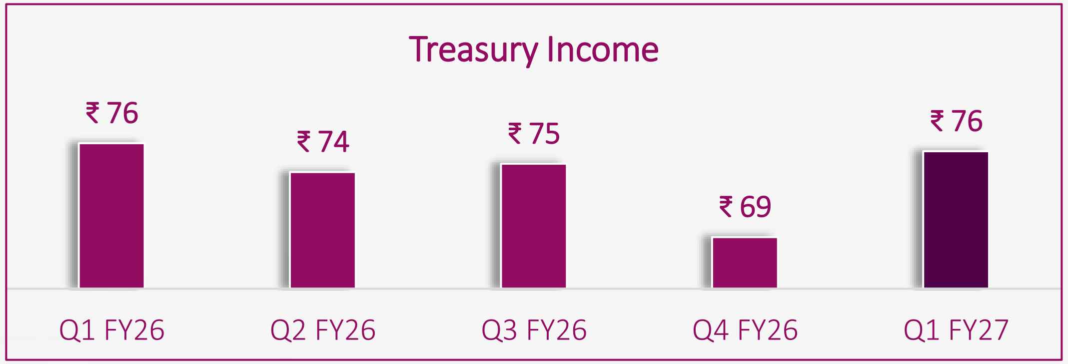
₹ in Crore

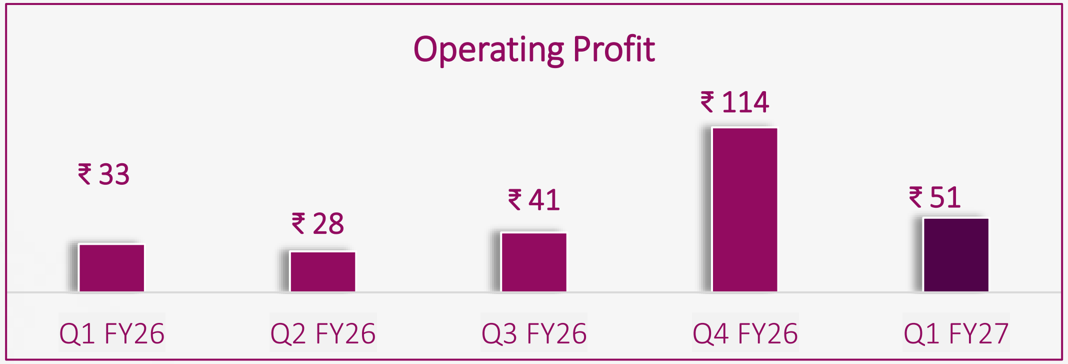
For the Quarter

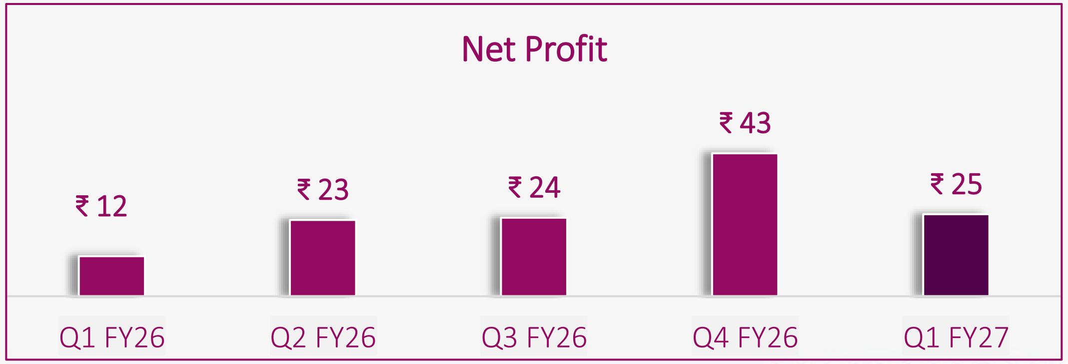












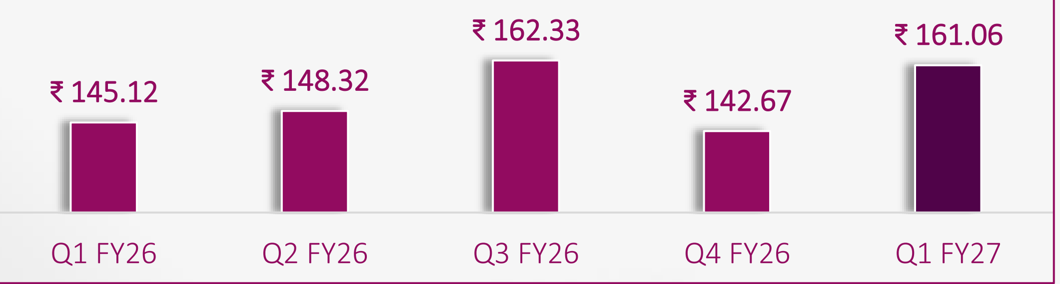
**Including Interest income*

Key Financial Indicators

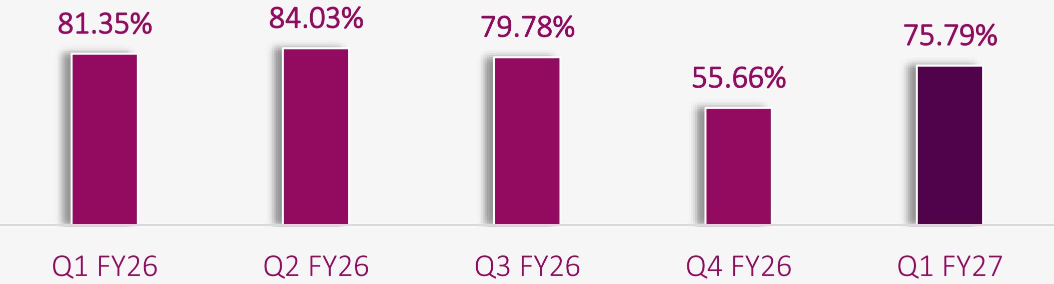
₹ in Crore

For the Quarter

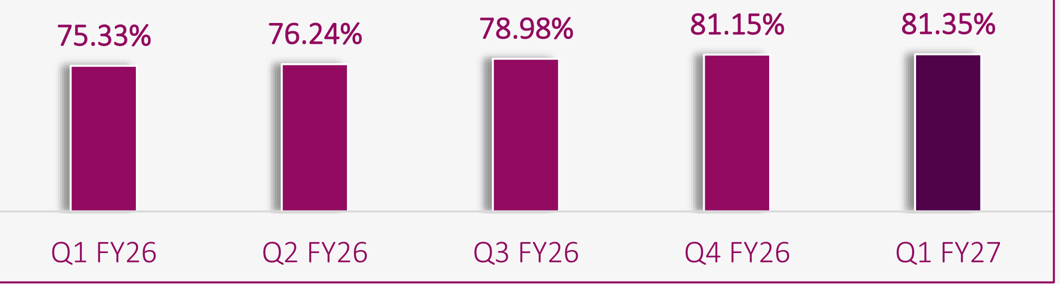
Operating expenses



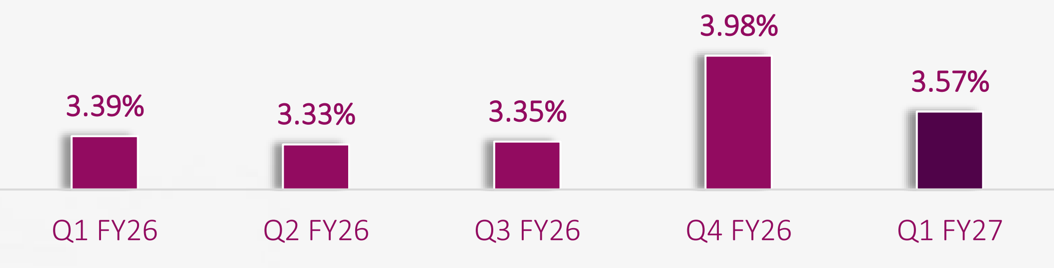
Cost to Income Ratio



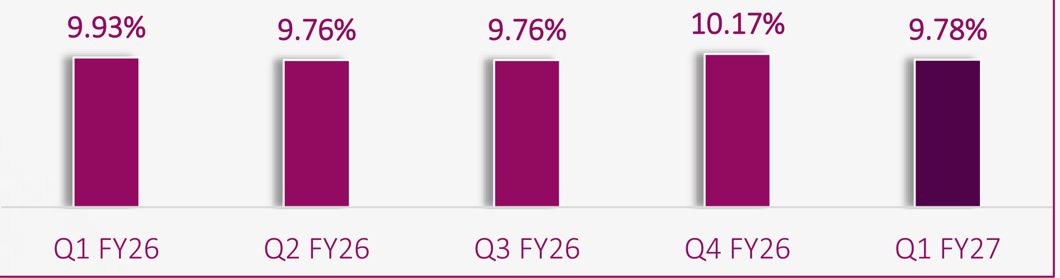
CD Ratio



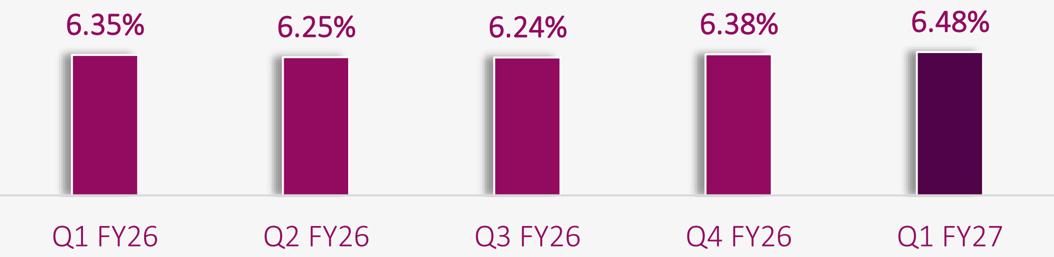
NIM



Yield on Advance



Yield on Investment

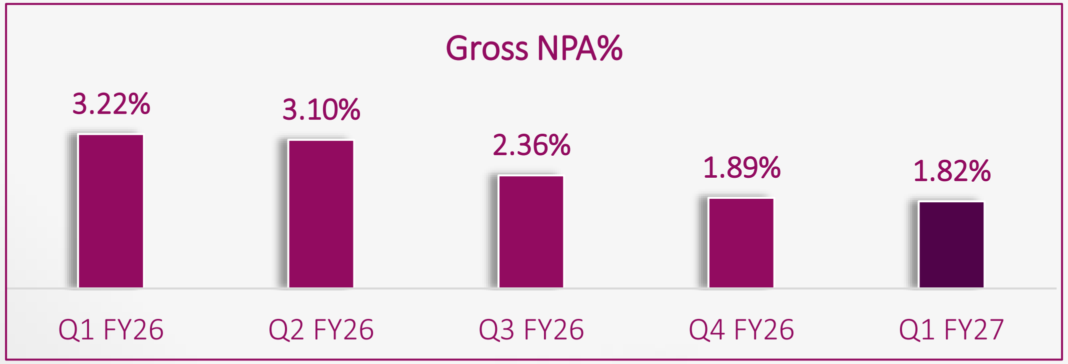


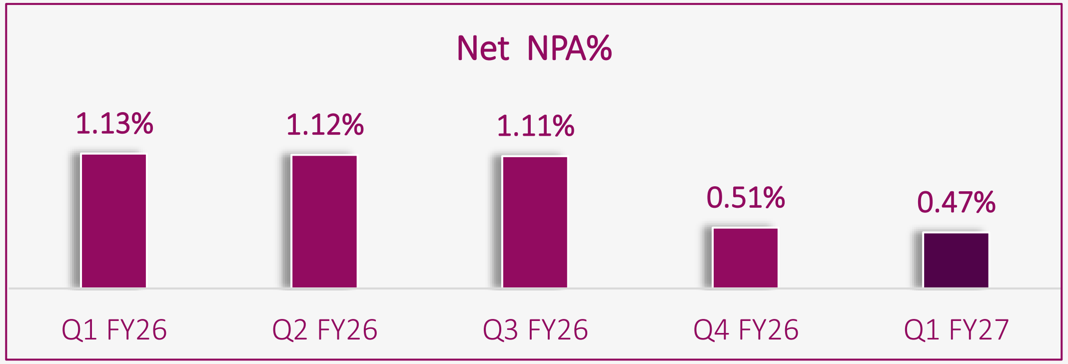
Key Financial Indicators

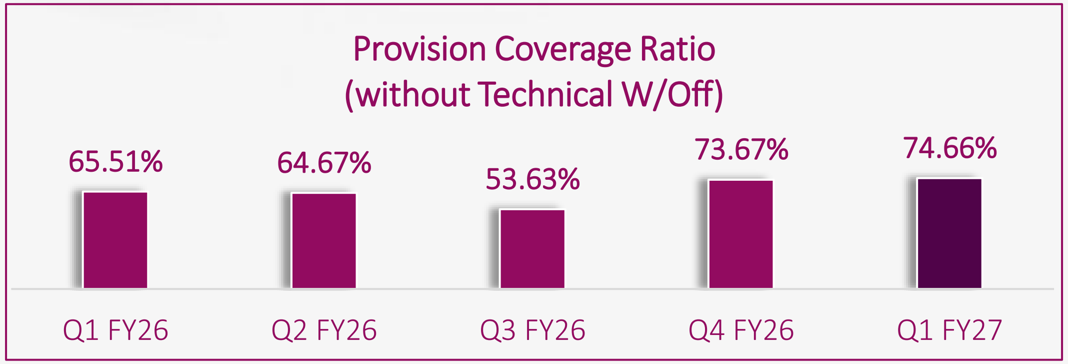
DhanlaxmiBank established 1927

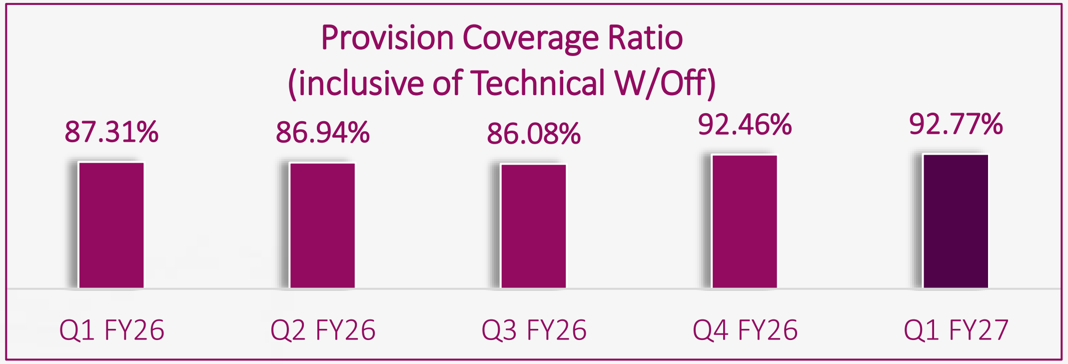
₹ in Crore

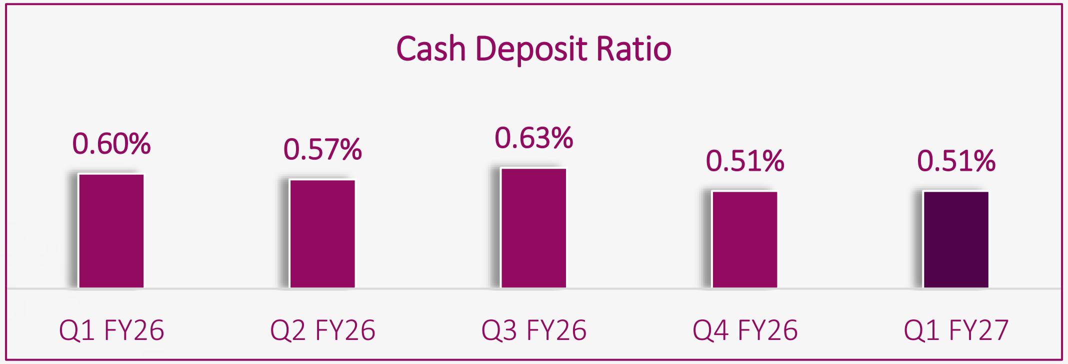
For the Quarter

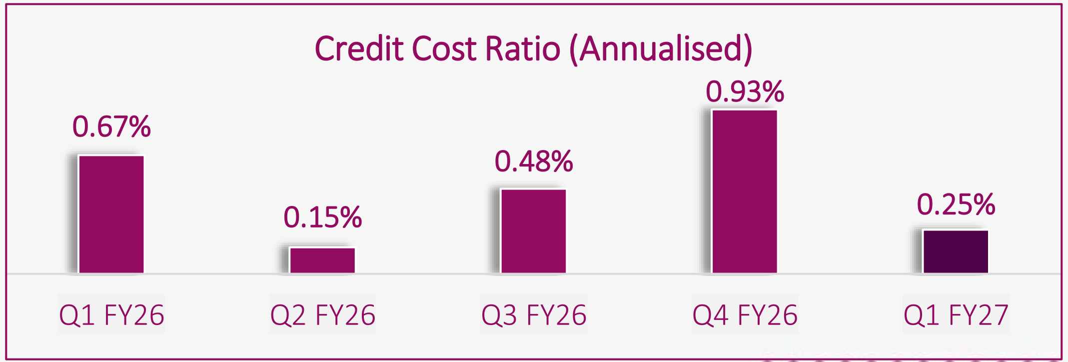






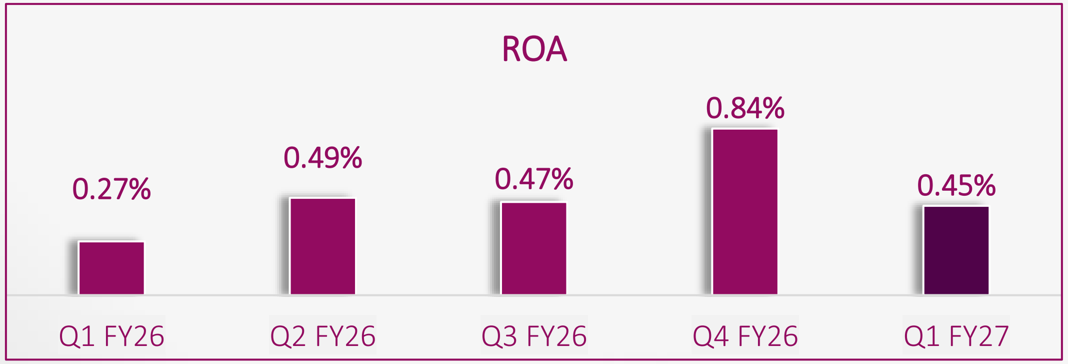


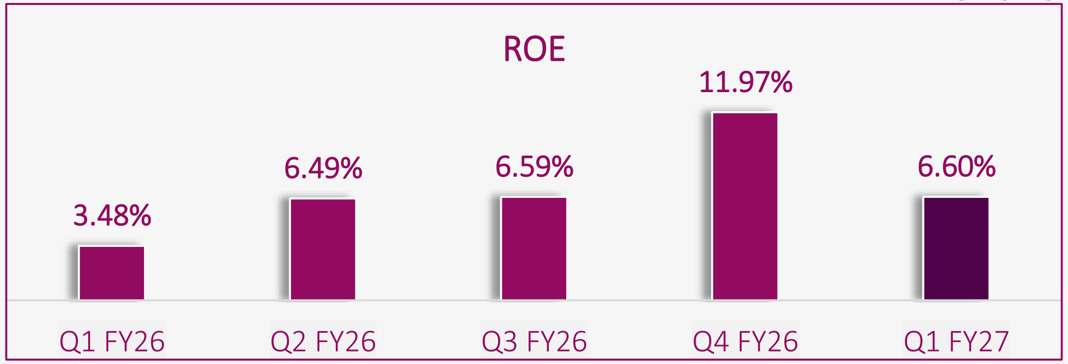


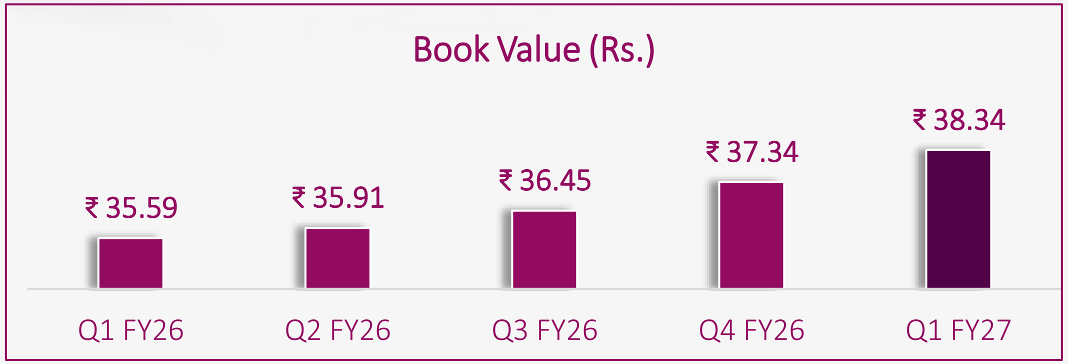


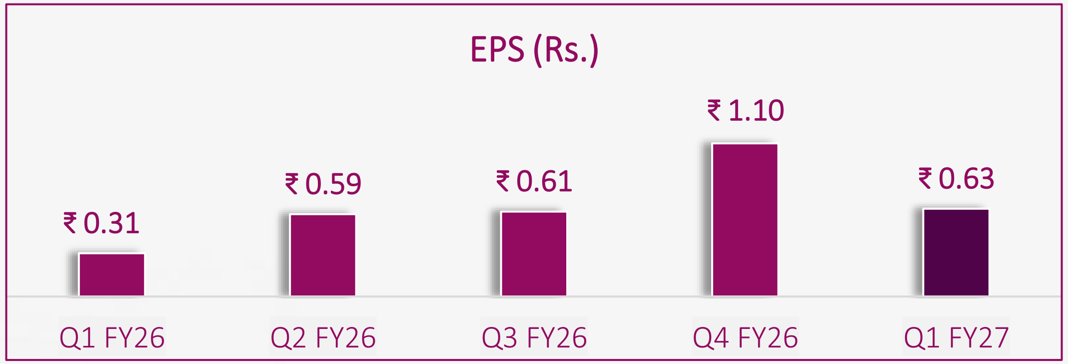
Key Financial Indicators

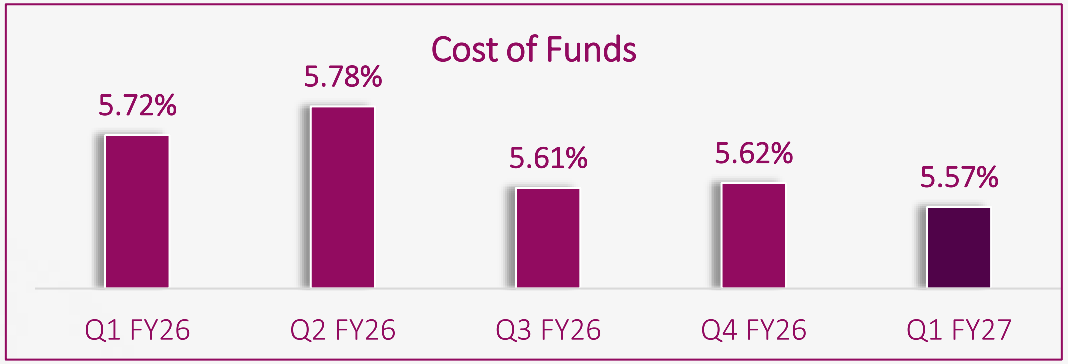
For the Quarter

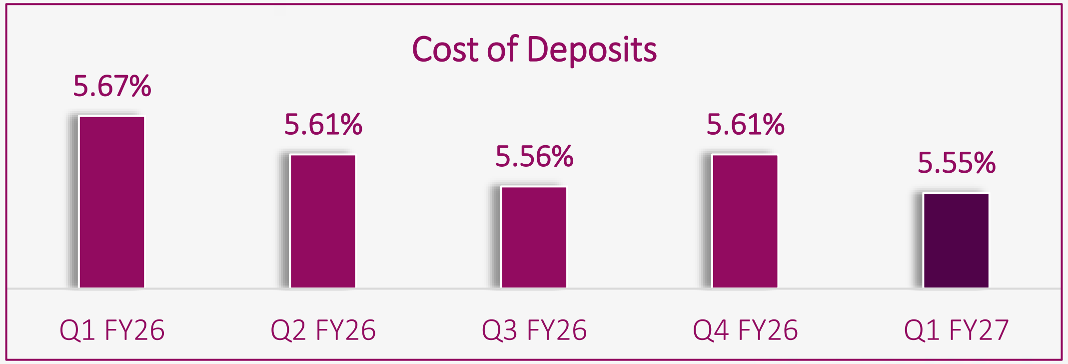








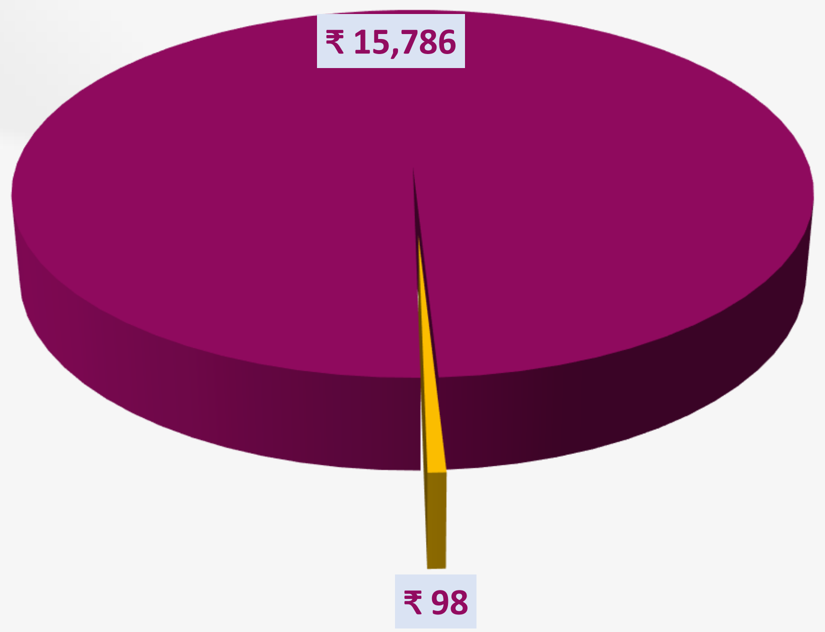




Restructured Advances

DhanlaxmiBank established 1927

₹ in Crore

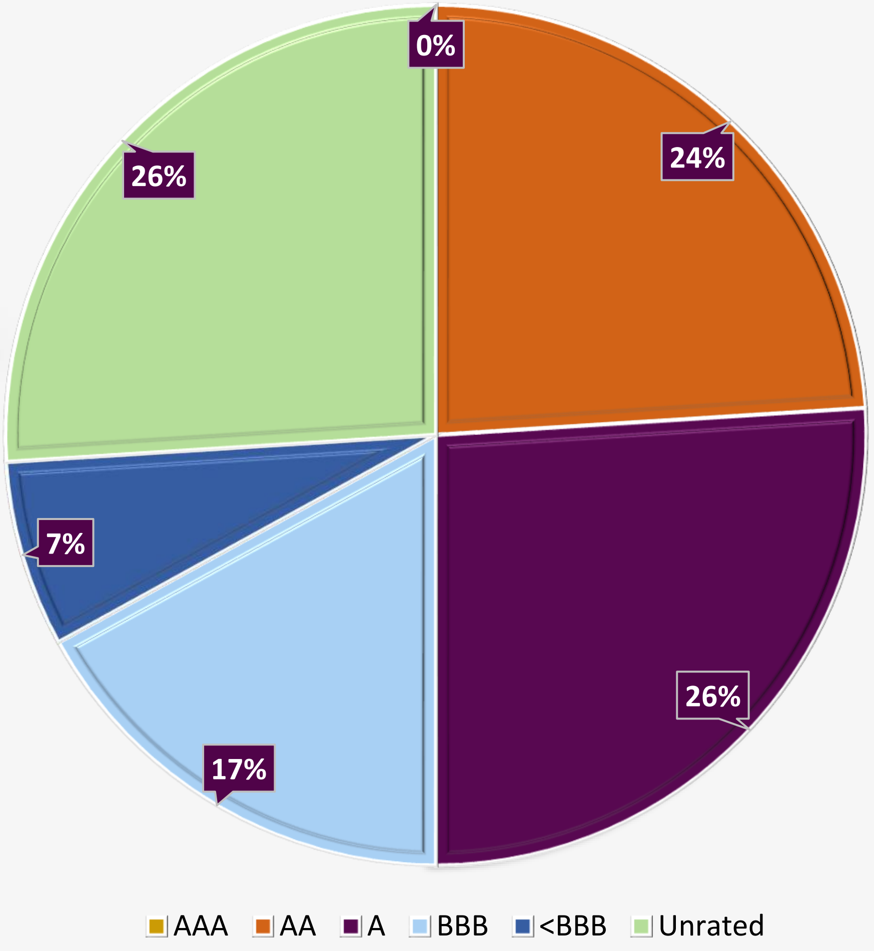


Total Restructured Advances Rs.97.55 Crore
As of 30th June, 2026

Restructured Advance		
Particulars	**Total Restructured Advance**	**Restructured Advance Standard**
Gross Advance	15786	
Education Loan Scheme	2.31	1.22
MSME standard Restructuring	20.12	2.31
Other restructuring	3.82	0.17
Prudential Framework	3.90	-
Project Under Implementation	1.68	1.68
RFCS -1	0.25	0.20
RFCS -2 and RFCS -MSME	65.47	17.35
Total Restructured Advances	97.55	22.93

External Rating of Corporate Advances

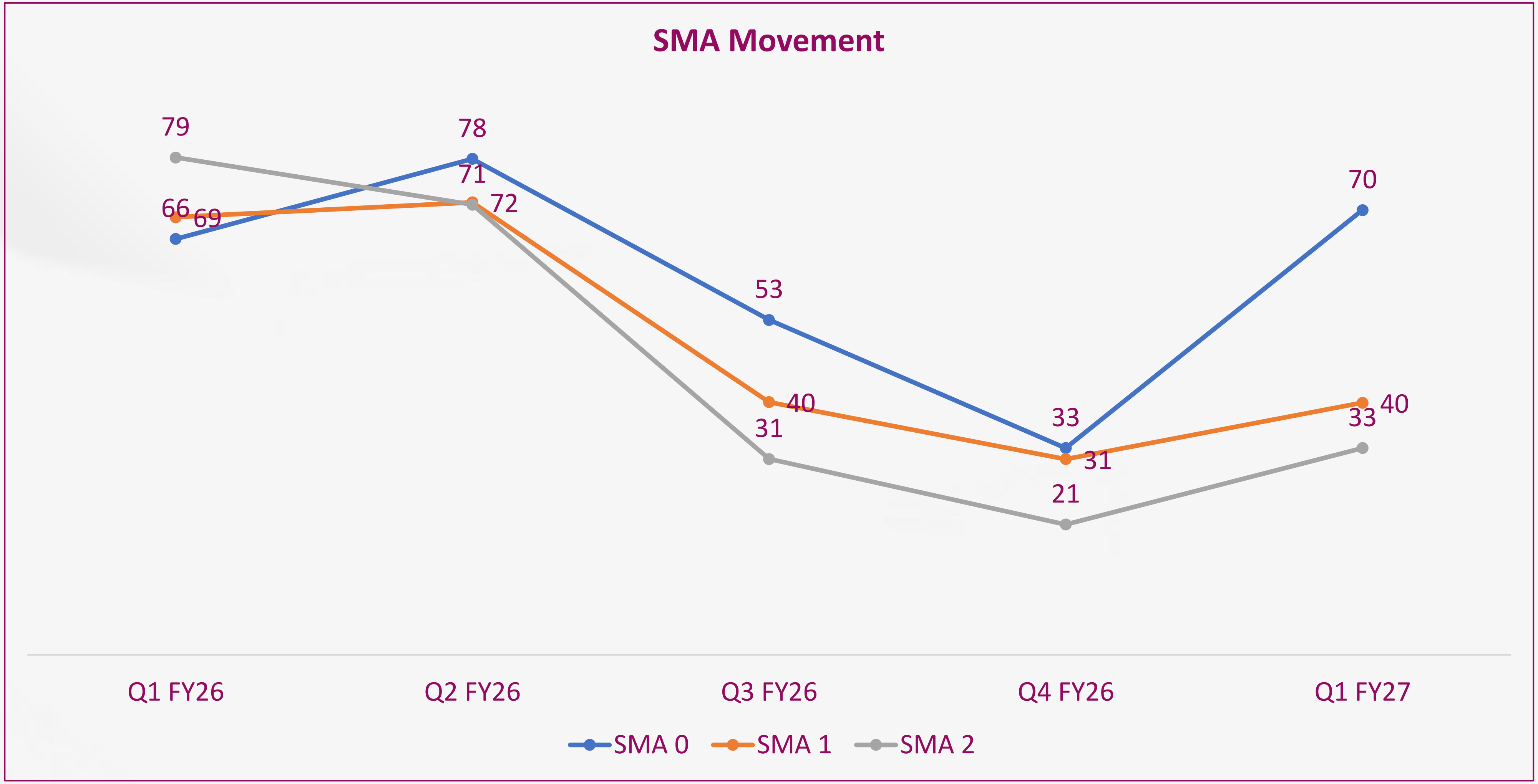
Rating Distribution



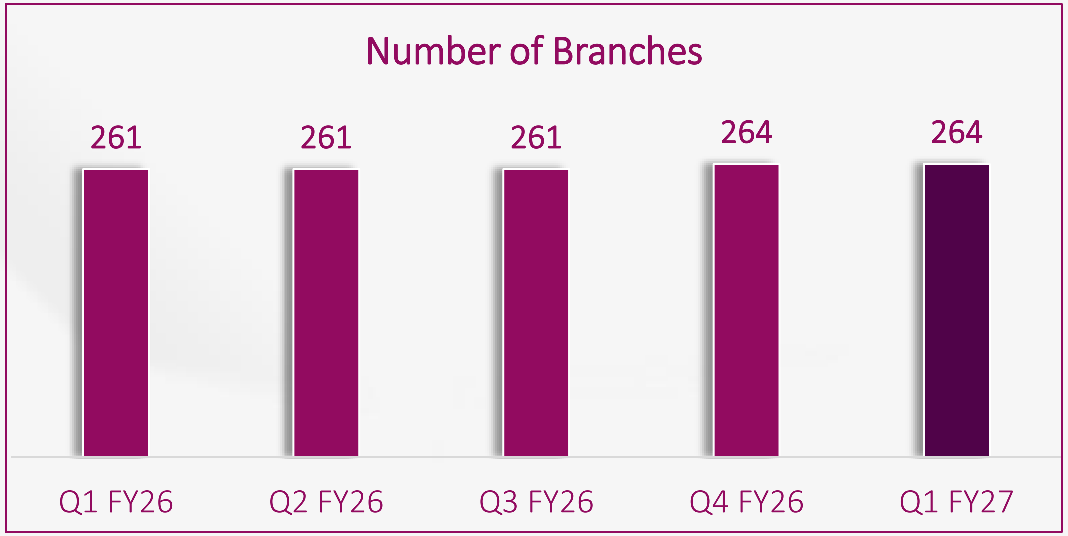
Rating Distribution	
Rating	Q1 FY27
AAA	-
AA	24%
A	26%
BBB	17%
<BBB	7%
Unrated	26%
Total	100%

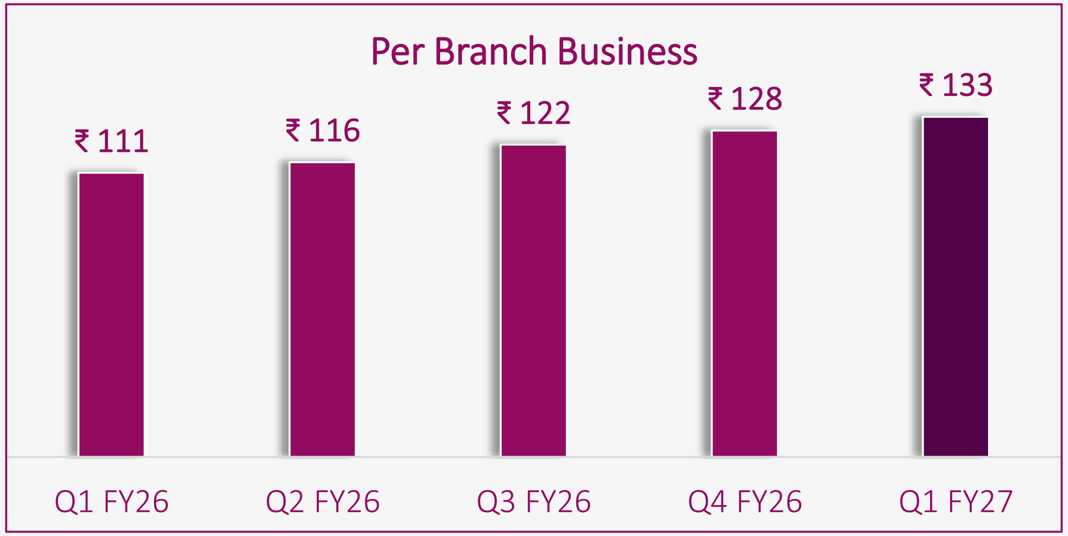
Asset Quality

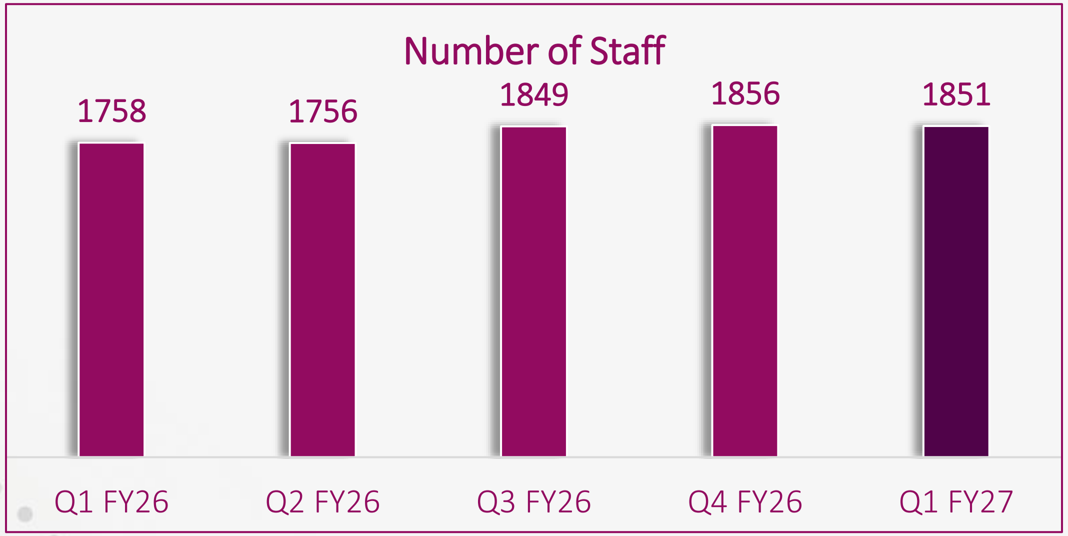
₹ in Crore

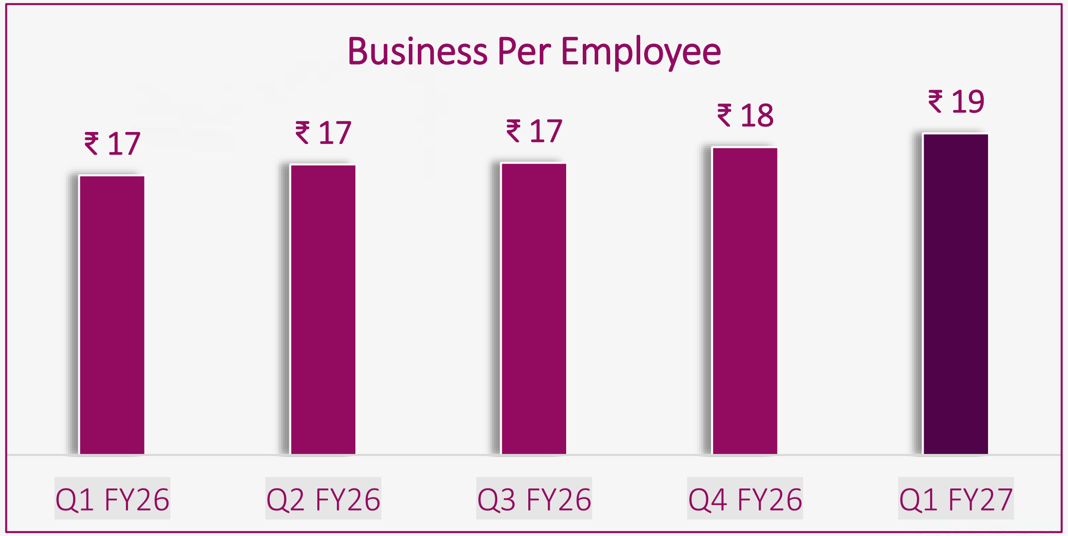


₹ in Crore


Number of Branches
261
261
261
264
264
Q1 FY26
Q2 FY26
Q3 FY26
Q4 FY26
Q1 FY27

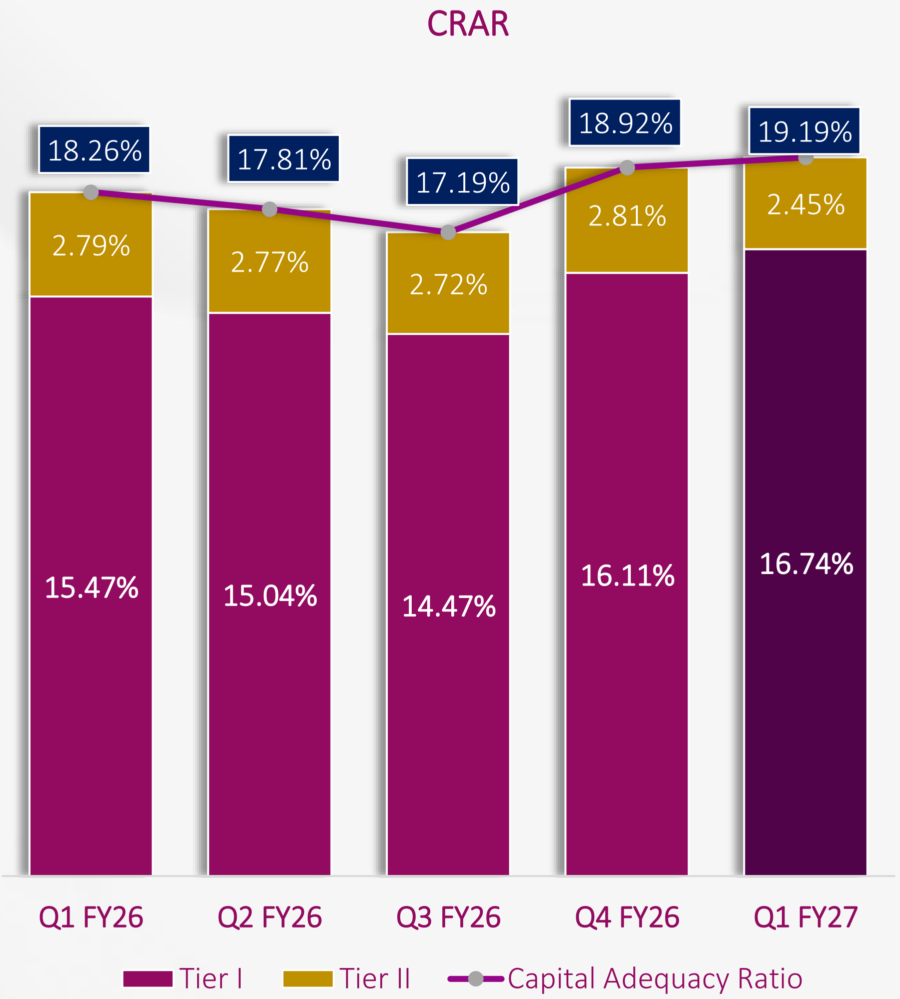

Per Branch Business
₹ 111
₹ 116
₹ 122
₹ 128
₹ 133
Q1 FY26
Q2 FY26
Q3 FY26
Q4 FY26
Q1 FY27


Number of Staff
1758
1756
1849
1856
1851
Q1 FY26
Q2 FY26
Q3 FY26
Q4 FY26
Q1 FY27


Business Per Employee
₹ 17
₹ 17
₹ 17
₹ 18
₹ 19
Q1 FY26
Q2 FY26
Q3 FY26
Q4 FY26
Q1 FY27

CRAR

₹ in Crore



Particulars	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	**Q1 FY27**
CRAR (%)	**18.26%**	**17.81%**	**17.19%**	**18.92%**	**19.19%**
TIER I (%)	15.47%	15.04%	14.47%	16.11%	16.74%
Risk Weighted Assets	8022	8152	8453	8316	8423
Credit Risk	6826	6890	7190	6932	7089
Market Risk	54	121	121	81	31
Operational Risk	1142	1142	1142	1303	1303
Credit RWA to Gross Advance	55%	53%	51%	46%	45%
Liquidity Coverage Ratio (%)	147%	143%	126%	120%	113%

Business Result

₹ in Crore

Particulars	For the quarter ended			For the year ended 31.03.2026
	30.06.26 (Reviewed)	31.03.26 (Audited)	30.06.25 (Reviewed)	
Interest Income-A	449.36	443.05	367.76	1601.48
Interest Expenses- B	271.74	256.00	228.66	979.15
Net Interest Income	**177.62**	**187.05**	**139.10**	**622.33**
Non-Interest Income -C	34.89	69.29	39.30	192.39
Total Income (A+C)	**484.25**	**512.34**	**407.06**	**1793.87**
Operating Expenses -D	161.06	142.67	145.12	598.44
Total Expenses (B+D)	**432.80**	**398.67**	**373.78**	**1577.59**
Operating Profit	51.45	113.67	33.28	**216.28**
Provisions and Contingencies	26.54	70.18	21.10	113.53
Net Profit	24.91	43.49	12.18	**102.75**

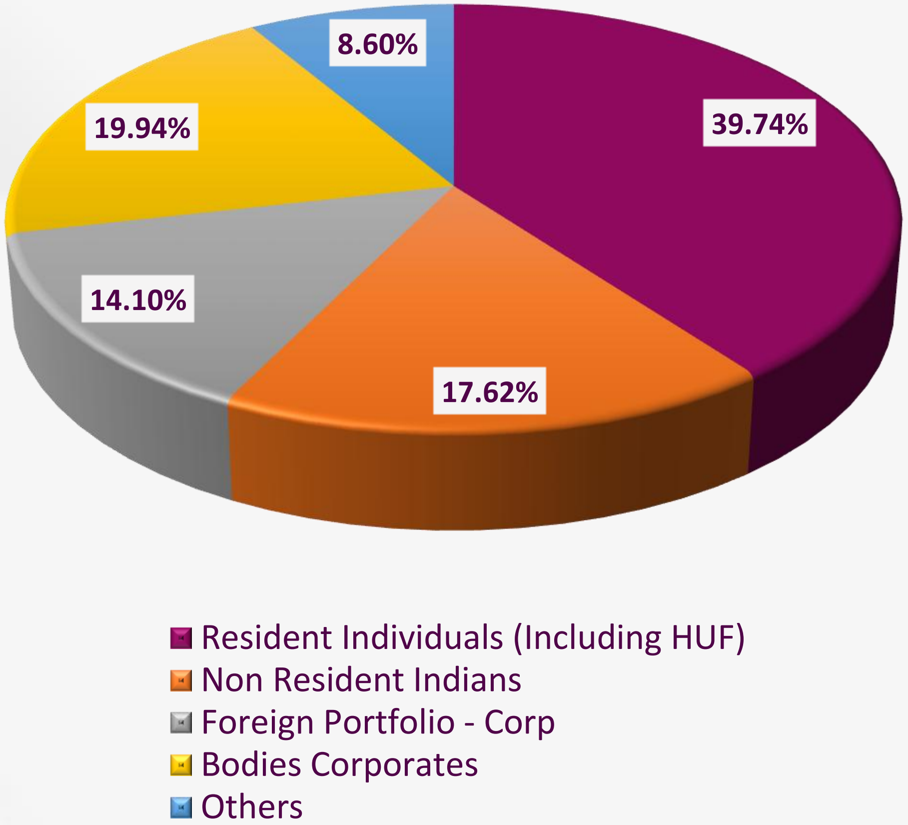
Balance Sheet Overview

₹ in Crore

	30.06.2025 (Reviewed)	30.09.2025 (Reviewed)	31.12.2025 (Reviewed)	31.03.2026 (Audited)	30.06.2026 (Reviewed)
Capital	395	395	395	395	395
Reserves and Surplus	1010	1022	1044	1079	1119
Deposits	16570	17105	17839	18643	19404
Borrowings	420	453	501	737	858
Other Liabilities and Provisions	305	329	414	384	350
TOTAL	18700	19304	20193	21238	22126
Cash and Balances with RBI	1201	785	696	948	764
Balances with Banks and Money at call and short notice	83	116	210	124	235
Investments	4232	4644	4405	4257	4527
Advances	12218	12780	13912	14918	15572
Fixed Assets	283	279	277	290	323
Other Assets	683	700	693	701	705
TOTAL	18700	19304	20193	21238	22126
Out of Which RIDF/RHF/ MSME Deposits	170	157	131	117	109
Contingent Liabilities	614	639	739	610	883
Bills for collection	305	460	312	337	334

Shareholding Pattern(as on 30th June 2026)

DhanlaxmiBank
established 1927



Category	No. of Holders	Total Shares	% To Equity
Resident Individuals (Including HUF)	165044	156845010	39.74%
Non Resident Indians	1670	69551836	17.62%
Foreign Portfolio - Corp	35	55646717	14.10%
Bodies Corporates	402	78711640	19.94%
Others	16	33943648	8.60%
Total	167167	394698851	100%

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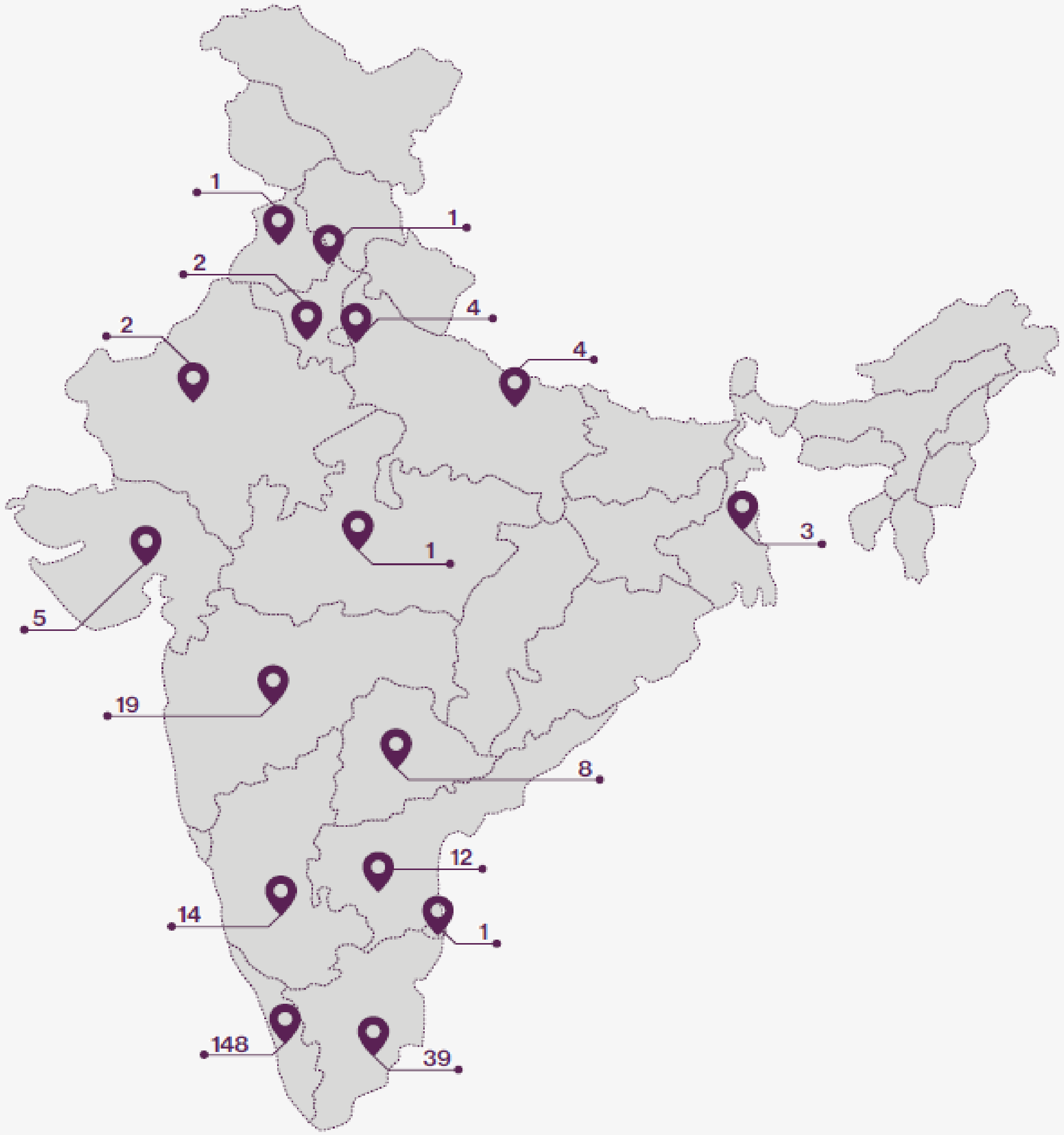

Over 549 Customer Touch Points including 264 Branches, 285 ATMs

Branch Presence

Population	No. of Branches 30.06.2026
Metropolitan	58
Urban	72
Semi Urban	114
Rural	20
Grand Total	**264**

Digital Migration

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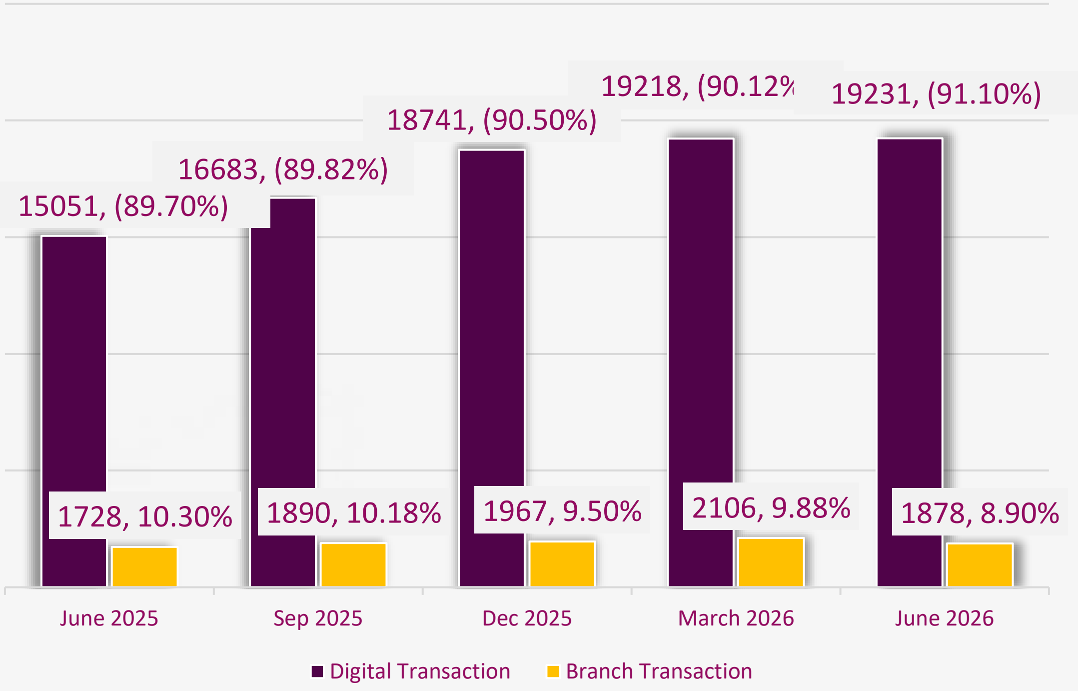
in 000

91.10%

Share of Digital Banking Transaction @ 91.10% as on 30th June, 2026 Compared to 89.70% as on 30th June, 2025

Digital Transaction Trends

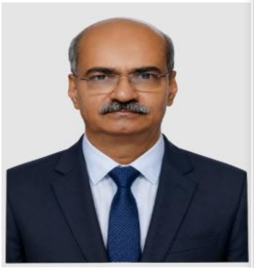


Mr. Ajith Kumar K.K, Managing Director & CEO

- Over 37 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. P. Suriaraj, Executive Director

- A seasoned banker with 37 years of banking experience with the Tamilnad Mercantile Bank Ltd in various facets of Banking.
- Post graduate in Commerce, CAIIB
- Held the positions of General Manager of various departments including Integrated Treasury, HR, Recovery, Establishment, Planning & Resource mobilization, Operation and Services, Inspection and Accounts over a period of time. He has also headed Regions / Branches of the Bank in his career.



Krishnakumar K, General Manager – Chief Financial Officer

- Fellow member of the Institute of Chartered Accountants of India
- 30 years in Banking with 22 years in Financial Reporting and Taxation of which 12 years heading the function
- Worked as Executive Vice President in Federal Bank. Worked as Chief Financial Officer in ESAF Financial Holdings Pvt Ltd

Mr. John Varughese, General Manager - IT

- Over 34 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.

Dr. Santoy John, General Manager & Chief Compliance Officer

- Over 27 Years of experience in Retail Banking, Internal Audit, Information Security, Payment systems, Centralized Operations , Compliance and Teaching.
- PhD in Strategic Management.
- Post Graduate in Science, CISA & CAIIB and PGCP in Business Management from XIMB Bhubaneswar, previously associated with ICICI Bank and RBL Bank.

Mr. Balasubramanian R, General Manager, Head-Treasury

- Over 26 years of experience in the banking and financial services.
- Was the Managing Director of Vruksha Micro Fin Pvt. Ltd, and vast experience in various areas of Banking in Indian Bank, Canara Bank including Treasury, Risk, Retail Assets, Liabilities and Banking Operations.
- Post Graduate in Economics, Industrial Mathematics and in Computer Management and holds MBA in Investment Management.

Mr. Santhosh Kumar R , General Manager, Chief Credit Officer

- A seasoned banker with more than 37 years of experience in end- to-end credit lifecycle management, spanning corporate, SME, agricultural, and retail lending across diverse geographies
- A graduate in Mathematics and also a Certified Associate of Indian Institute of Bankers..

Mr. Satheesan V, General Manager, Head-Internal Audit

- Over 30 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. Gopalakrishnan V N, General Manager, Chief Vigilance Officer

- Senior banking professional with 40+ years of experience across Indian and international banking institutions.
- Post Graduate Diploma in Counselling (Psychology), MBA (Finance), LLB & CAIIB.

Mr. Sunny George, DGM, Head – Operations

- Over 3 decades of banking experience, worked in many geographies, experience in Credit ,Foreign Exchange and Branch Banking .Served as NRI Relationship Manager -Kuwait , Regional Head – West and Tamil Nadu.
- Graduate with MBA in International Business , CAIIB, PGD in Sales & Marketing Management.

Mr. Binoy B S, DGM, Head-Business Development (Liabilities)

- Over 30 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. Rajan Sleeba, DGM, 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.

Mr. Rajesh P, DGM, Head-Credit Monitoring and Administration

- Over 29 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).

Mr. Abhilash R, DGM, 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 Kerala, CAIIB, Certificate in Risk in Financial Services (Level 1) and Certified Treasury Professional from IIBF, Mumbai and Certificate in Risk in Financial Services (Level 2) from CISI, London.

Mr. Biju Kumar P H, DGM, Head- Planning & Business Development (Assets)

- Over 29 years of experience in Retail Assets
- Previously worked with Canfin-Homes Ltd, ICICI Home Finance, HDFC Bank, IDFC Bank.
- Graduate in Science.

Mr. Ranjith P, DGM, Information Security Group

- Over 23 years of experience in IT & Information security domain.
- Earlier experience in Canara Bank, Infosys Technologies and ING Vysya in IT & Cyber security domain
- B-Tech in electronics & communication and holds certifications in PMP, ISO 27001 LA CISA & CRISC.

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

- A qualified Company Secretary with over 12 years of experience in Secretarial Operations

Partners / Tie Ups

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AGRI & MICRO CREDIT

Samunnathi
Kerala State Welfare Corporation for Forward Communities Ltd.

AGRI INFRA FUND

TRADING PARTNERS

RELIGARE
Values that bind

smc
Moneywise. Be wise.

FINTECH PARTNERS

NEW STREET TECH
Your fast track to the future

GOVERNMENT BUSINESS

INCOME TAX DEPARTMENT

LIFE INSURANCE

Canara HSBC
LIFE INSURANCE

BAJAJ | Allianz
Life Insurance Co. Ltd.

GENERAL INSURANCE

SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

BAJAJ | Allianz
General Insurance Co. Ltd.

Thank You!