



देना बैंक
DENA BANK

निवेशक संपर्क केंद्र : देना कॉर्पोरेट सेंटर, सी-10, 'जी' ब्लॉक, बांद्रा - कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051.

INVESTOR RELATIONS CENTRE : Dena Corporate Centre, C-10, 'G' Block, Bandra - Kurla Complex, Bandra (E), Mumbai - 400 051.

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Ref. No.: HO/IRC/307/2017

Date: 08.09.2017

The General Manager
Department of Corporate Relations
BSE Limited
P . J. Towers,
Dalal Street Fort,
Mumbai 400 001
SCRIP Code: 532121

The Manager,
Listing Department
The National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex
Bandra (East)
Mumbai 400 051
SYMBOL: DENABANK

Sub: Corporate Presentation of Dena Bank ("Bank")

Dear Sir,

In terms of the provisions of SEBI (LODR) Regulations, 2015, as applicable from time to time, we herewith attach the corporate presentation of the Bank for information of the investors. We have also uploaded the same on the website of the Bank.

We request you to take the above on record.

Thanking you,

Yours Faithfully,

Amit Kumar
(Company Secretary)



Encl.: As above



देना बैंक
DENA BANK

(A Government of India Enterprise)
Trusted Family Bank

Dena hai to Bharosa hai.

Dena Bank

Corporate Presentation

September 2017



THIS PRESENTATION (“PRESENTATION”) IS NOT AN OFFER TO SELL ANY SECURITIES OR A SOLICITATION TO BUY ANY SECURITIES OF DENA BANK (THE “BANK”).

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This Presentation includes statements that are, or may be deemed to be, “forward-looking statements”. These forward-looking statements can be identified by the use of forward-looking terminology, including the terms “believes”, “estimates”, “anticipates”, “projects”, “predicts”, “aims”, “foresees”, “plans”, “expects”, “intends”, “may”, “will”, “seeks” or “should” or, in each case, their negative or other variations or comparable terminology, or by discussions of strategy, plans, aims, objectives, goals, future events or intentions. These forward-looking statements include all matters that are not historical facts. They appear in a number of places throughout this Presentation and include statements regarding the Bank’s intentions, beliefs or current expectations concerning, amongst other things, its results or operations, financial condition, liquidity, prospects, growth, strategies and the industry in which the Bank operates. By their nature, forward-looking statements involve risks and uncertainties because they relate to events and depend on circumstances that may or may not occur in the future. Forward-looking statements are not guarantees of future performance including those relating to general business plans and strategy of the Bank, its future outlook and growth prospects, and future developments in its businesses and its competitive and regulatory environment. Neither the Bank, nor its Directors, the President of India, acting through the Ministry of Finance, Government of India (“**Promoter**”), affiliates or other advisors or representatives nor any of its or their parent or subsidiary undertakings or any such person’s officers or employees gives any assurance that the assumptions underlying such forward-looking statements are free from errors nor do any of them accept any responsibility for the future accuracy of the forward-looking statements contained in this Presentation or the actual occurrence of the forecasted developments. Forward-looking statements speak only as of the date of this presentation. As a result, the Bank expressly disclaims any obligations or undertaking to release any update or revisions to any forward-looking statements in this presentation as a result of any change in expectations or any change in events, conditions, assumptions or circumstances on which these forward-looking statements are based. No representation, warranty or undertaking, express or implied, is made or assurance given that such statements, views, projections or forecasts, if any, are correct or that the objectives of the Bank will be achieved. The Bank’s actual results of operations, financial condition and liquidity, and the development of the banking and finance sector, may differ materially from those suggested by the forward-looking statements contained in this Presentation. In addition, even if the Bank’s results of operations, financial condition and liquidity, and the development of the industry in which the Bank operates, are consistent with the forward-looking statements contained in this Presentation, those results or developments may not be indicative of results or developments in subsequent periods.

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1 Indian Economy and Banking Sector: Industry Dynamics

2 Dena Bank: Overview

3 Operational Highlights

4 Asset Quality and Capital Adequacy

5 Key Growth & Efficiency Metrics

6 Experienced Management

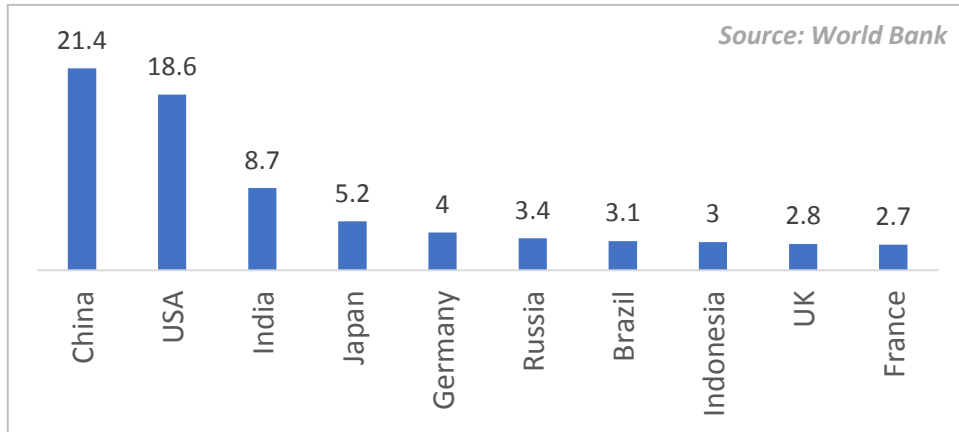
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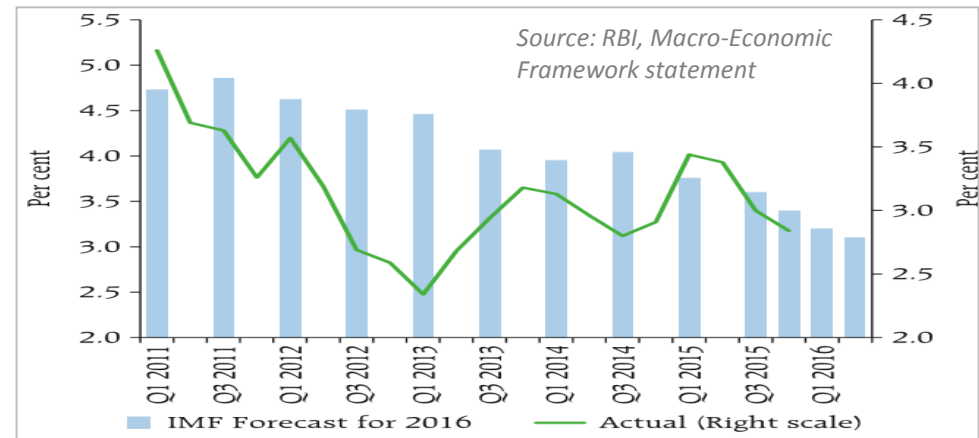
Indian Economy | Overview



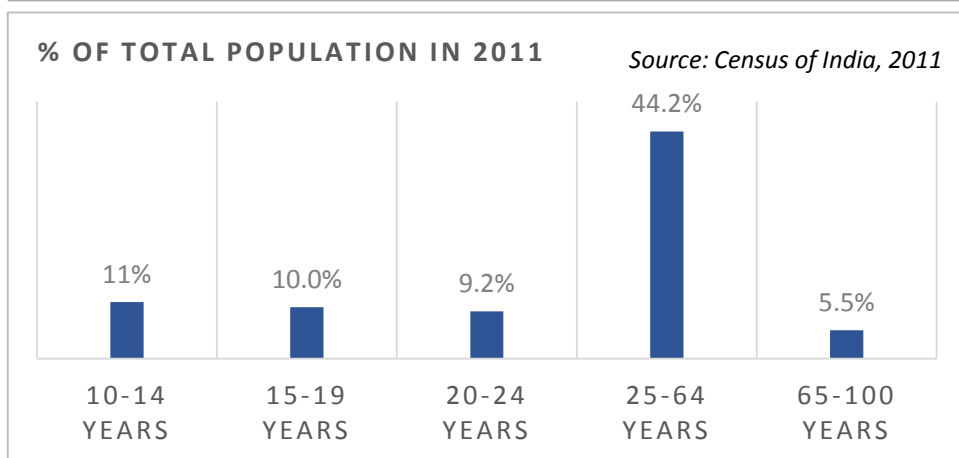
GDP PPP (US\$ Trillion): The Indian economy has emerged as a bright spot in the world economy and is the third largest economy by GDP



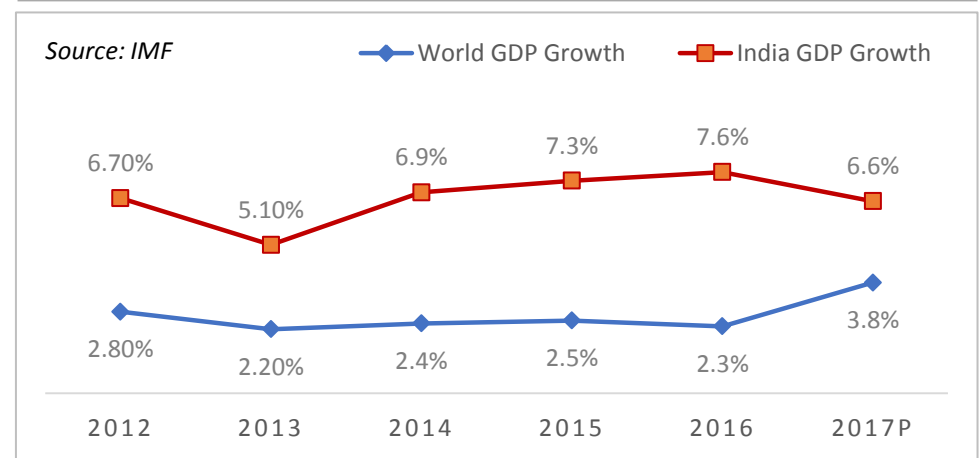
Global demand has seen a slight reduction in the speed of growth owing to geopolitical factors



For India though, improving demographics with a working age population of over 63% ...



... should help in continuing our trajectory of growth over the next few years, barring 2017 due to demonetisation

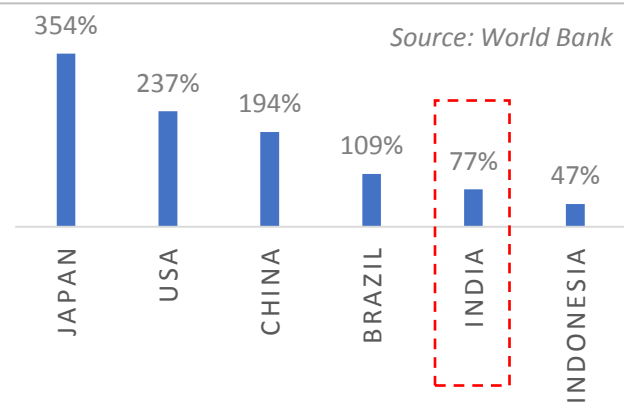


Indian Banking Sector | Overview



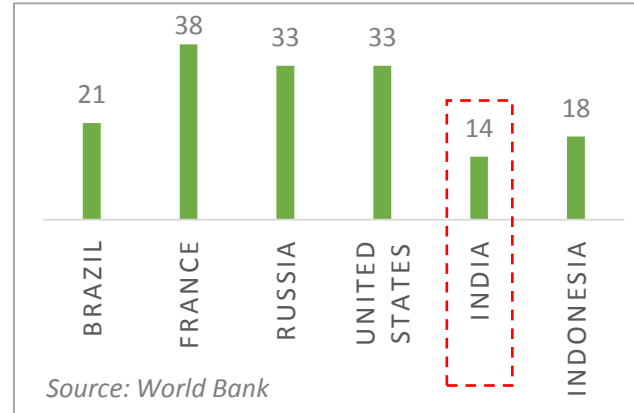
India has potential to increase credit from formal sources ...

Domestic Credit % of GDP (2016)



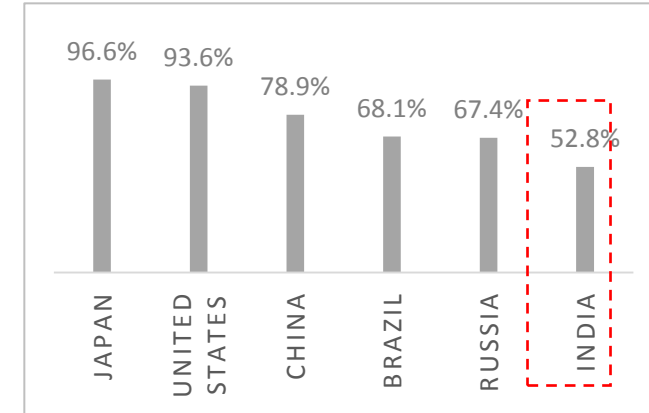
... that is clearly demonstrated by an under branched network

Branches Per 100k Population (2016)



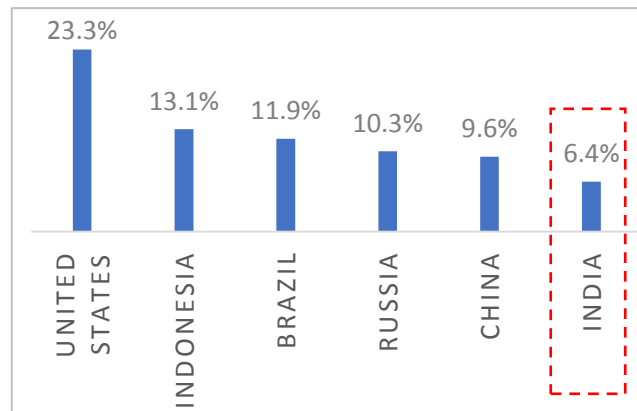
Low credit and an under-branched population has resulted in low financial participation

% of age 15+ with account at a financial institution

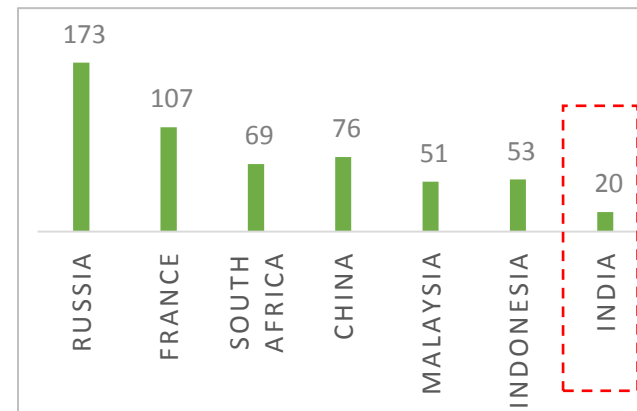


India is clearly lagging in loan penetration in the retail segment compared to our peers ...

% of age 15+ with loan from a financial institution



... that, coupled with low ATM penetration results in huge potential for expansion of banks



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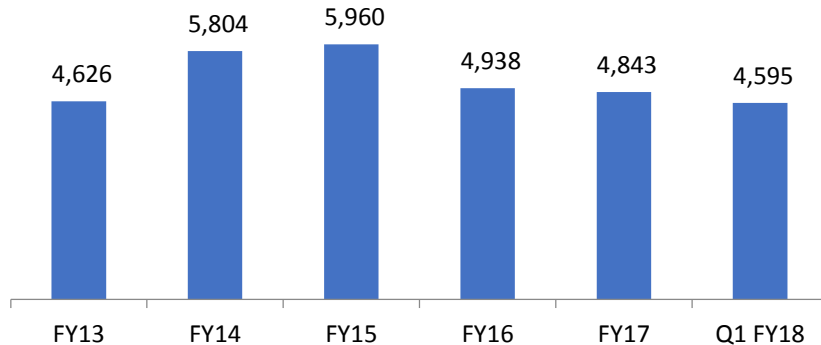
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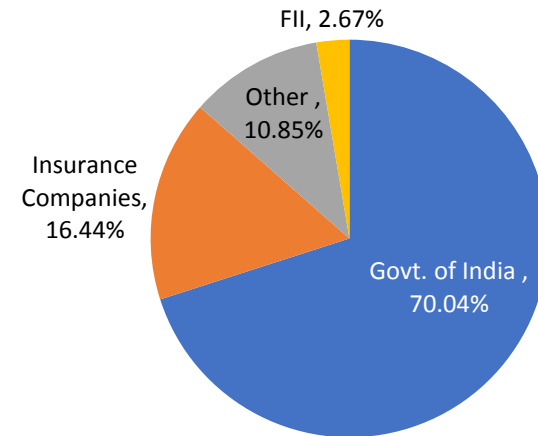
About

- **Dena Bank** was founded in 1938 by the family of Devkaran Nanjee under the name **Devkaran Nanjee Banking Company Ltd** (name later changed to Dena Bank)
- In July 1969, **Dena Bank** along with 13 other major banks was nationalized and is now a Public Sector Bank constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970
- Dena Bank has an extensive branch network with 1,874 branches across India (with strong foothold in western India), 1,538 ATMs, and a dedicated staff of 13,985
- Majority of the branches are in Rural (35%) and Semi-urban areas (25%). Around 21% are in Metros and 19% are in Urban areas.
- Bank has around 30 million + customers as on March 2017

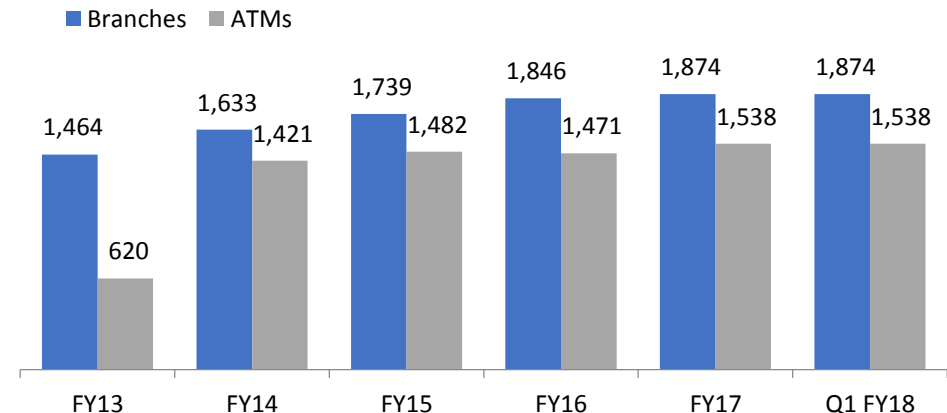
Net Worth (INR crores)



Shareholding Pattern (As on August 31, 2017)



Branch Presence and ATM Network across India



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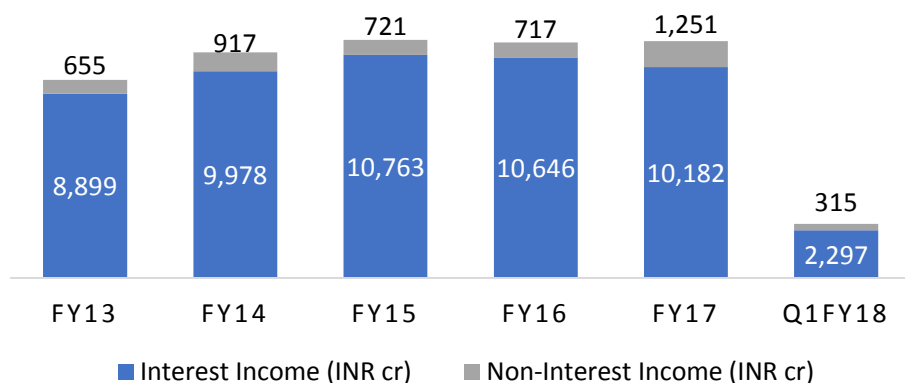
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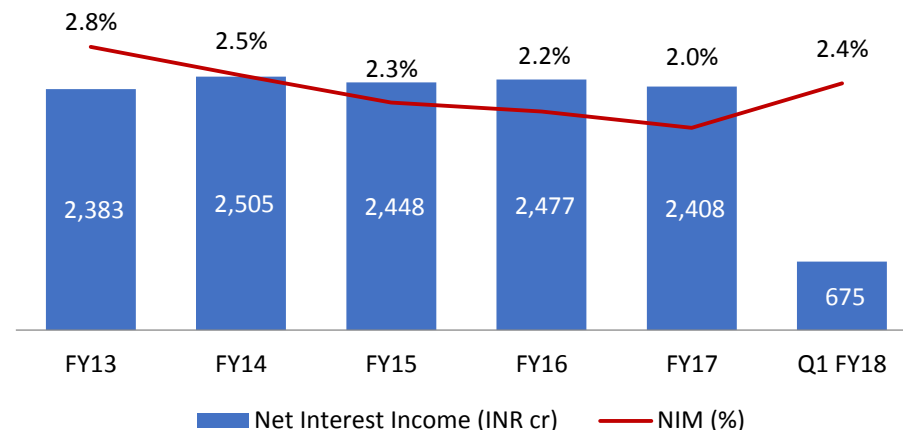
Stabilising Operating Performance



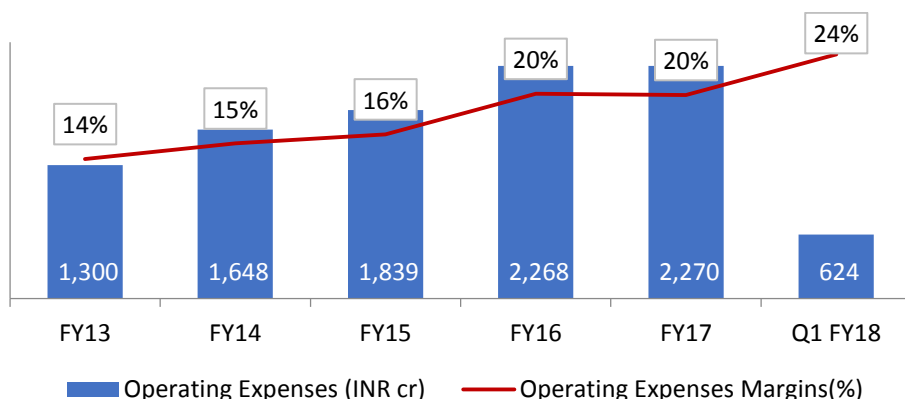
Total Income Split: Total Income has witnessed an increase in the last fiscal year on the back of increasing non interest income



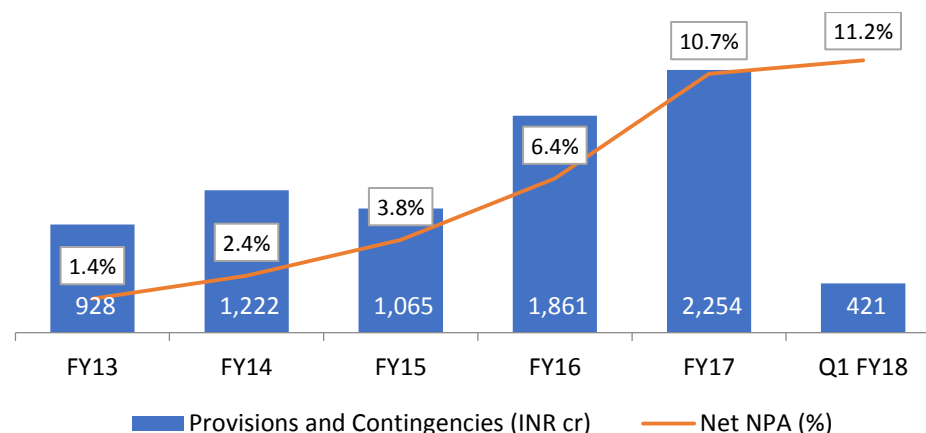
NII and NIM: Margins improved in the latest quarter as the cost of deposits and borrowings reduced due to both favourable monetary policies and bank's strategy to rationalise high cost deposits



Operating Expenses: Staff and other operating expenses are expected to stabilise as strict efficiency measures are operationalized



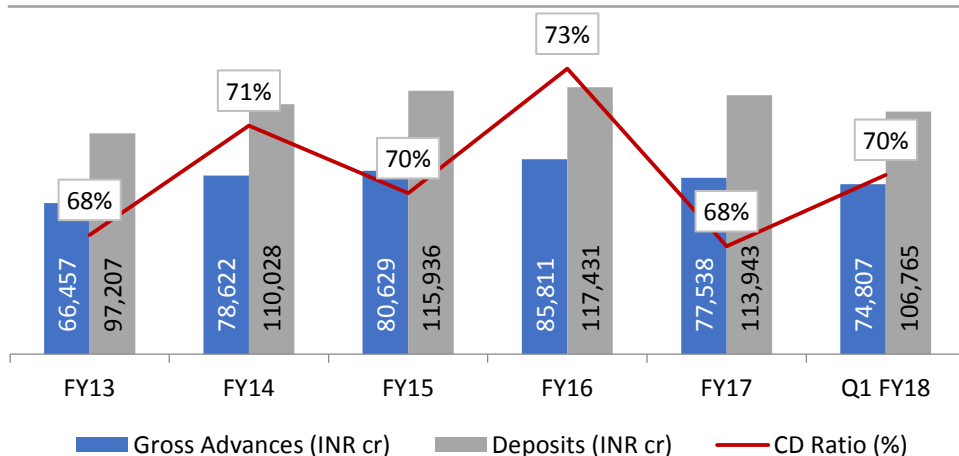
NPA Provisioning: Provisioning, after hitting a peak, are expected to reduce with improving macro economic conditions



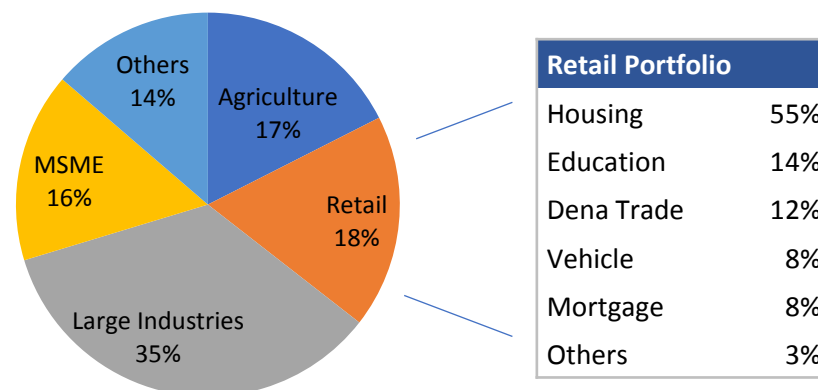
Improving deposit profile to aid future lending



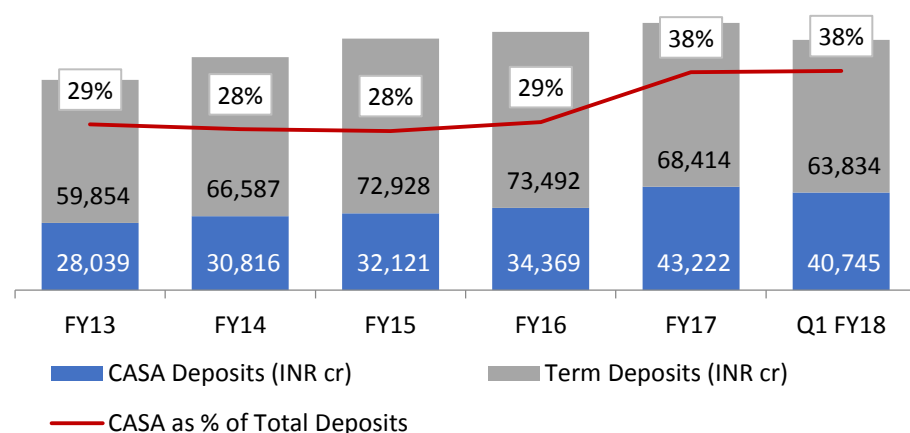
Business Mix: Gradual increase in total deposits and a wider CD (Credit-to-Deposit) ratio offers sufficient headroom for further lending growth



Advances Composition: Loan book is well diversified with even exposure to multiple sectors. Healthy growth for retail portfolio expected as demonetization effects wear off



CASA and Term Deposits: Pre-demonetisation efforts + demonetisation have resulted in significant increase in CASA%



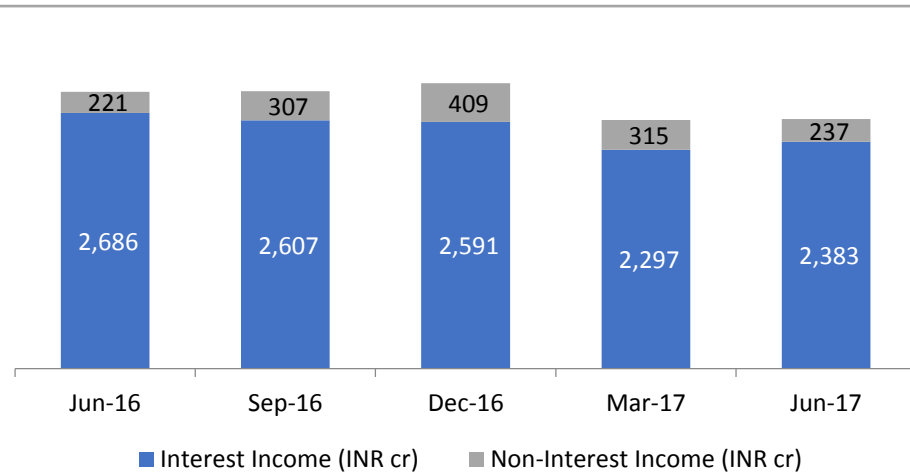
Priority Sector Lending: Witnessed a slow growth, primarily due to slow down in the economy and a reduction in appetite for MSME advances

(in INR cr)	FY15	FY16	FY17	Q1 FY18
ANBC	81,226	84,805	90,866	85,548
Agriculture	11,866	15,912	16,375	16,244
MSME	13,004	13,957	15,316	12,359
Others	3,584	4,248	5,301	5,926
Total PSL	28,454	34,117	36,992	34,529
<i>PSL % to ANBC</i>	<i>35.1%</i>	<i>40.2%</i>	<i>40.7%</i>	<i>40.4%</i>

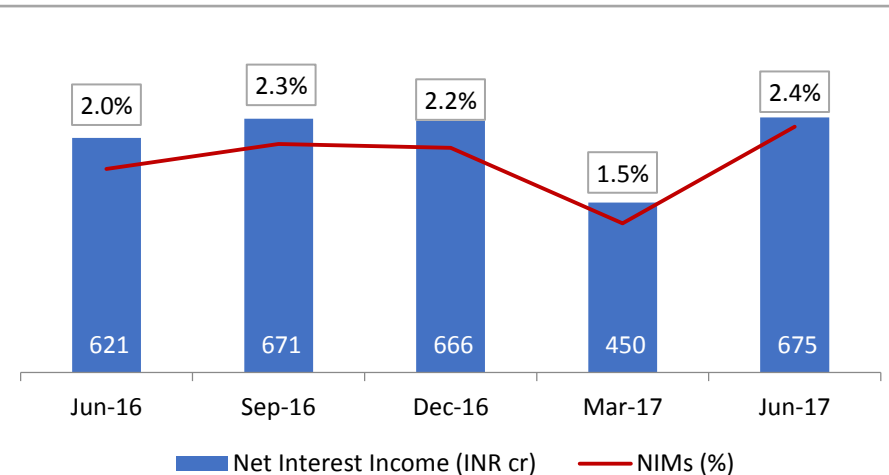
Quarterly Performance



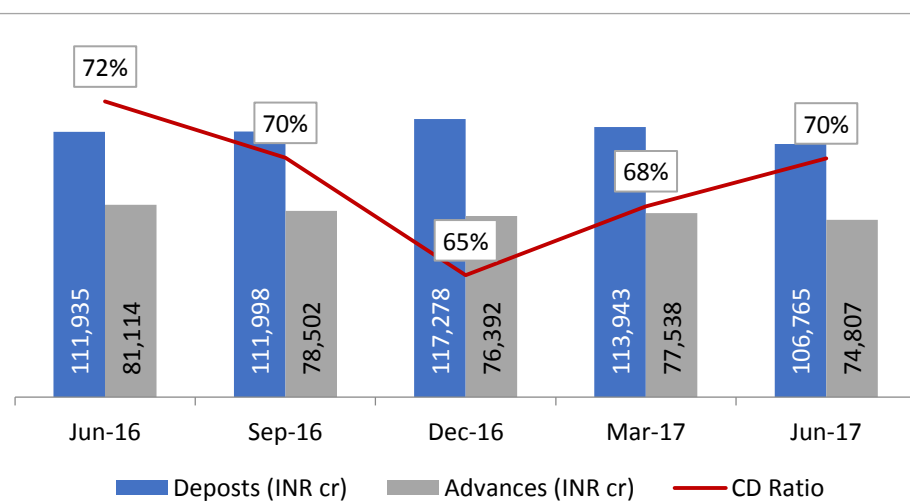
Total Income Split



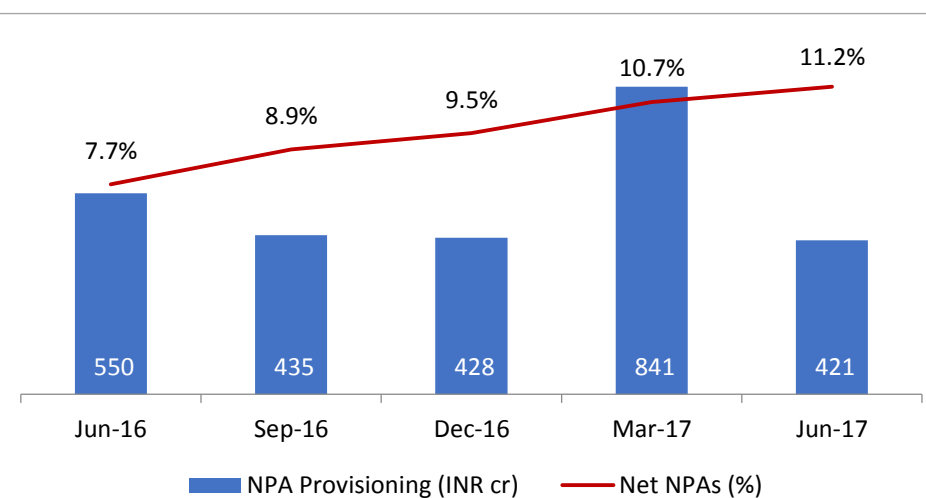
Net Interest Income (NII) & Net Interest Margins (NIMs)



Total Business Mix: Deposits, Gross Advances and CD Ratio



NPA Provisioning and Net NPA (as % of total Advances)



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While there has been tremendous pressure on the assets of the Bank, strong measures and stringent monitoring will ensure reduction in fresh slippages going forward.

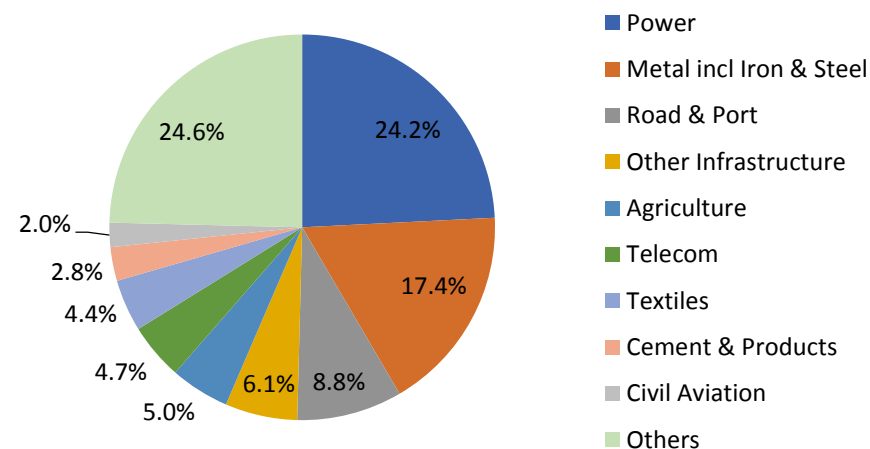
Movement of NPAs

(in INR crores)	FY13	FY14	FY15	FY16	FY17	Q1 FY18
Opening Balance	957	1,452	2,616	4,393	8,560	12,619
Less: Cash recoveries	227	416	595	728	1,120	264
Less: Up gradations	159	361	787	443	756	184
Less: Write off	237	361	515	760	833	131
Total Reductions	624	1,256	1,897	1,931	2,709	579
Add: Slippage & Debit Operations	1,120	2,420	3,674	6,098	6,767	954
Closing Balance	1,452	2,616	4,393	8,560	12,619	12,994

Gross and Net NPAs (% of Advances)

(% of advances)	FY13	FY14	FY15	FY16	FY17	Q1 FY18
Gross NPA	2.2%	3.3%	5.5%	10.0%	16.3%	17.4%
Net NPA	1.4%	2.4%	3.8%	6.4%	10.7%	11.2%

Restructured Advances : Industry-wise Exposure

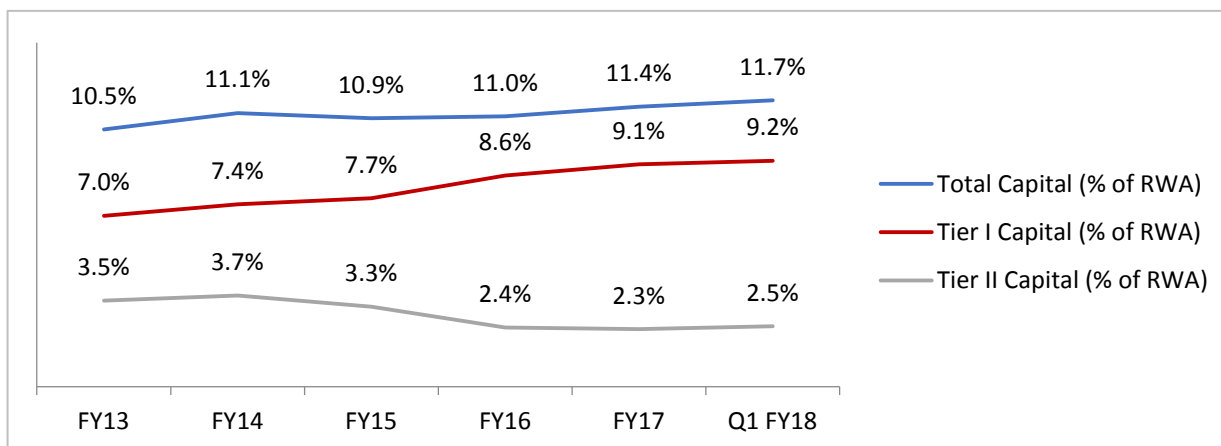


Total Restructured Advances of **INR 6,455** crores as on Q1 FY18

Capital Adequacy



Particulars (₹ crore)	FY13	FY14	FY15	FY16	FY17	Q1 FY18
Risk Weighted Assets (RWA)	66,813	78,948	84,729	87,616	83,174	78,670
Total Capital Funds	7,373	8,804	9,257	9,635	9,472	9,162
<i>Total Capital (% of RWA)</i>	<i>10.5%</i>	<i>11.1%</i>	<i>10.9%</i>	<i>11.0%</i>	<i>11.4%</i>	<i>11.7%</i>
Tier I Capital	4,852	5,869	6,496	7,528	7,523	7,229
<i>Tier I Capital (% of RWA)</i>	<i>7.0%</i>	<i>7.4%</i>	<i>7.7%</i>	<i>8.6%</i>	<i>9.1%</i>	<i>9.2%</i>
Tier II Capital	2,521	2,935	2,761	2,107	1,949	1,933
<i>Tier II Capital (% of RWA)</i>	<i>3.5%</i>	<i>3.7%</i>	<i>3.3%</i>	<i>2.4%</i>	<i>2.3%</i>	<i>2.5%</i>



The Government of India, from time to time, has been providing support for augmenting the Tier I Capital of the Bank, subject to achieving certain performance parameters

Fund infusion by Government of India, LIC and GIC of India



Year	Particulars
2013	The Government of India was issued 11,85,83,770 equity shares of Rs.10 each at an issue price of ₹59.03 per equity share including premium of ₹49.03 per share determined on preferential basis amounting to ₹700 crore (rounded off)
2014	LIC of India and GIC of India was issued 6,91,74,068 Equity Shares of ₹10 at an issue price of ₹52.91 per equity share each including premium of ₹42.91 per share determined on preferential basis amounting to ₹366 crore (rounded off)
2015	- The Government of India was issued 2,33,33,333 Equity Shares of ₹10 at an issue price of ₹60.00 per equity share each including premium of ₹50.00 per share determined on preferential basis amounting to ₹140 crore (rounded off) - Bank has issued and allotted 8,41,08,286 Equity Shares of ₹10 each for cash at an issue price of ₹48.39 per equity share including premium of ₹38.39 per share determined on preferential basis to Government of India against capital infusion of ₹407 crore (rounded off).
2016	- The Government of India was issued 12,02,15,633 Equity Shares of ₹10 at an issue price of ₹37.10 per equity share each including premium of ₹27.10 per share determined on preferential basis amounting to ₹446 crore - LIC of India and GIC of India was issued 2,16,76,267 Equity Shares of ₹10 at an issue price of ₹29.92 per equity share each including premium of ₹19.92 per share determined on preferential basis amounting to ₹64.86 crore (rounded off).
2017	The Bank received ₹792 crore (rounded off) through allotment of 20,62,81,999 equity shares at a price of ₹38.41 per share (including premium of ₹28.41) on preferential basis to Government of India (15,62,09,320 Equity Shares), LIC of India (4,48,65,702 Equity Shares) and GIC of India (52,06,977 Equity Shares)

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Bank's focused measures to deliver better returns

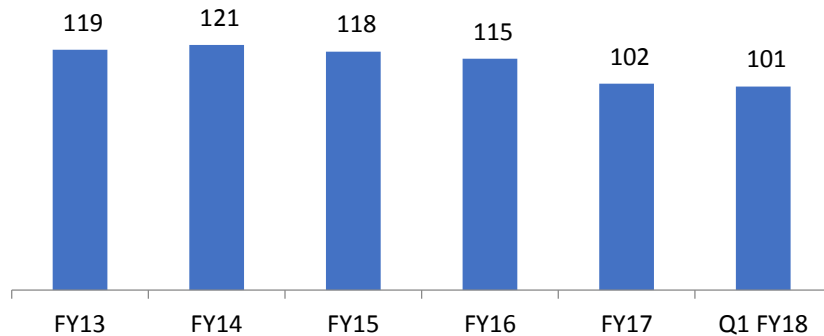


Key Metrics (%)	FY13	FY14	FY15	FY16	FY17	Q1 FY18 *
Cost of Deposits	7.7%	7.6%	7.7%	7.2%	6.4%	5.9%
Cost of Funds	7.7%	7.6%	7.7%	7.3%	6.5%	6.0%
Yield on Advances	11.8%	11.3%	10.9%	10.1%	9.0%	8.3%
Yield on Investments	7.6%	7.6%	7.8%	7.8%	7.6%	7.4%
Yield on Funds	10.0%	9.6%	9.4%	8.8%	8.0%	8.1%
Interest Spread	2.3%	2.0%	1.7%	1.6%	1.5%	2.0%
Net Interest Margins (NIMs)	2.8%	2.5%	2.3%	2.2%	2.0%	2.4%
Provision Coverage Ratio (PCR)	69.6%	56.4%	53.0%	52.8%	50.6%	51.7%
Cost to Income Ratio	42.8%	48.2%	58.0%	71.0%	62.0%	68.4%
Net Profit to Total Income	8.5%	5.1%	2.3%	-8.2%	-7.6%	-5.1%
Return on Assets	0.9%	0.5%	0.2%	-0.8%	-0.7%	-0.4%
Return on Equity	17.6%	9.8%	4.1%	-13.5%	-13.5%	-8.1%

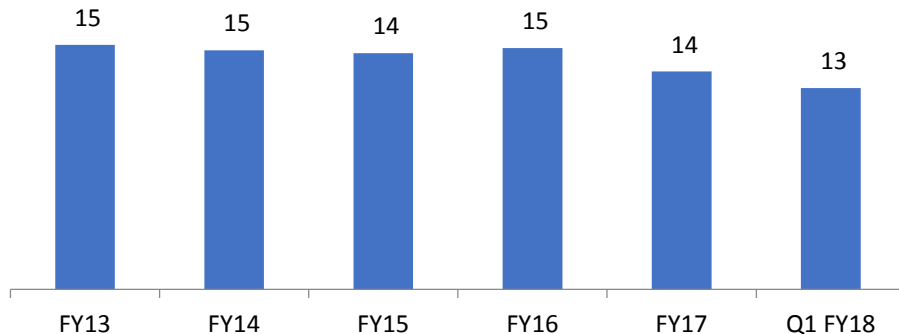
Bank's consistent efforts to aid in improving efficiency



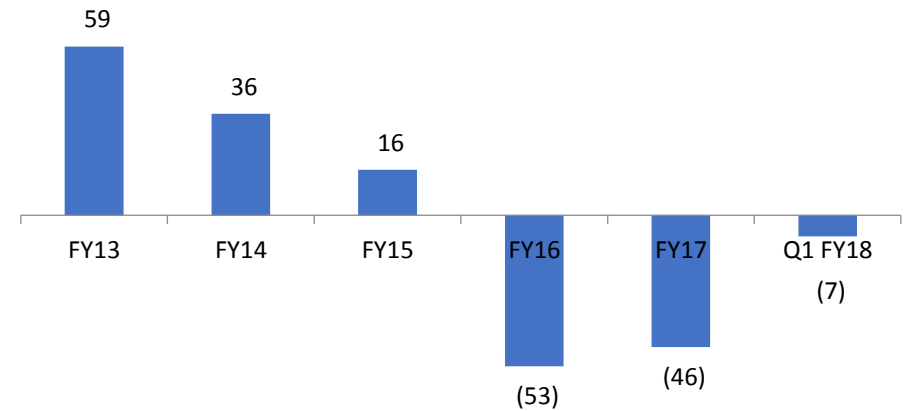
Business per Branch (INR cr): With rationalizing of the branch expansion, the Bank is expected to steadily increase the business per branch



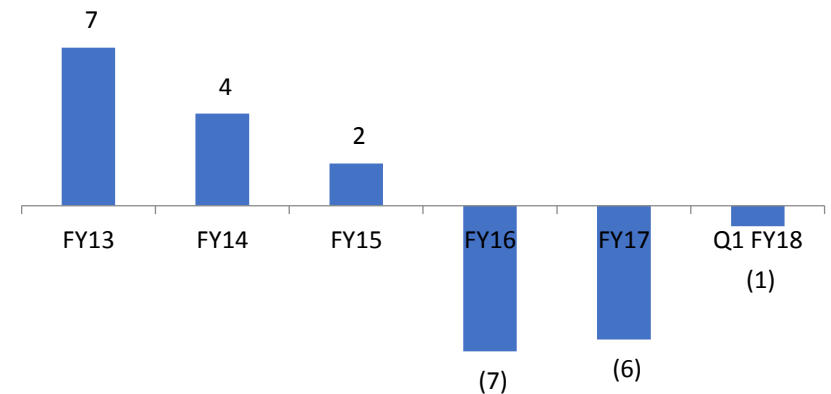
Business per Employee (INR cr): Strong focus on improving operational efficiencies to deliver better business per employee



Profit per Branch (INR cr): Bank has undertaken a comprehensive business transformation initiative, in association with BCG, which will improve its unit economics in the long run



Profit per Employee (INR cr): Prudent cost rationalization measures and business process re-engineering initiatives are expected to steadily improve Bank's return per employee going forward



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Shri Ashwani Kumar, Chairman & Managing Director

Shri Ashwani Kumar took over as Chairman & Managing Director of the Bank on 1st January, 2013. Shri Ashwani Kumar, a Post Graduate in Chemistry and a Certified Associate of Indian Institute of Bankers (CAIIB), has over three decades of rich commercial banking experience. After serving Allahabad Bank for over 29 years in various capacities at different locations, he shouldered the responsibility as Executive Director of Corporation Bank till December 31, 2012, before taking over reigns of Dena Bank.



Shri. Ramesh S Singh, Executive Director

Shri Ramesh S Singh was appointed as Executive Director of the Bank on 22nd January, 2016. Prior to joining the Bank, Shri Singh was Field General Manager in Central Bank of India at its Zonal Office, Bhopal where he was heading Bank's Operation in the State of Madhya Pradesh with 468 branches, 6 Regional Offices and 18 Lead Bank District Offices. Shri Singh is a Graduate in Arts and a Certified Associate of Indian Institute of Bankers (CAIIB). He also holds LL.B. Degree. Shri Singh has attended training programmes on Advance Leadership and Leadership Development at IIM Ahmedabad



Shri Ashok Kumar Singh, Government Nominee Director

Shri Ashok Kumar Singh represents Government of India on the Board of the Bank since 15th January, 2016. Shri A K Singh is B.Tech (Mechanical Engineer) from IIT, Kanpur and joined Indian Administrative Services in the year 1999 in Kerala Cadre. Shri A K Singh was Managing Director of Kerala Water Authority, Kerala. He was previously on the Board of State Bank of Travancore as Govt. Nominee Director. Presently, Shri Ashok Kumar Singh is Director (Information Technology Cell & Financial Inclusion), Department of Financial Services, Ministry of Finance, Government of India.

**Shri S C. Murmu, RBI Nominee Director**

Shri Shirish C Murmu represents Reserve Bank of India on the Board of the Bank w.e.f. 03rd May, 2016. He holds a Master of Sciences degree from Jawaharlal Nehru University, New Delhi. He is a Certified Associate of the Indian Institute of Bankers (CAIIB). During his career in the RBI, he has worked in various departments, such as Issue and Banking Departments, Department of Banking Supervision, Department of Urban Banks Supervision, Department of Banking Supervision, Financial Inclusion and Development Department. Presently, he is Regional Director of Reserve Bank of India, Kolkata.

**Shri. Bankim R. Desai, Workmen Employee Director**

Shri Bankim R Desai is appointed as Workmen Employee Director on the Board of the Bank w.e.f.19.09.2014. He is a Commerce Graduate. He joined the Bank in October, 1981 and presently working as Single Window Operator in Service Branch, Ahmedabad. Shri Bankim R Desai is the General Secretary of Dena Bank Employees Union, Ahmedabad. Also he is Dy. General Secretary to All India Dena Bank Employees Coordination Committee (AIDBECC) and Assistant Treasure to Maha Gujarat Bank Employees Association (MGBEA)

**Shri Amit Chatterjee, Director**

Shri Amit Chatterjee is appointed as part-time non-official Director on the Board of the Bank w.e.f. 28th January, 2016. Shri Amit Chatterjee is a retired Government of India Officer and was earlier with the Indian Revenue Service. Shri Amit Chatterjee has extensive background in directing policy matters and has held senior positions in the Ministries of Finance, Corporate Affairs, Power, Commerce & Industry. He was earlier posted as Chief Commissioner of Income Tax Mumbai and Chief Commissioner of Income Tax Delhi.

**Shri G. Gopalakrishna, Director**

Shri G Gopalakrishna is appointed as part-time non-official Director on the Board of the Bank w.e.f. 28th January, 2016. He is Graduate in Arts and a Certified Associate of Indian Institute of Bankers (CAIIB). He also holds LL.B. Degree. Shri Gopalakrishna was the Director of Centre for Advanced Financial Research and Learning (CAFRAL)) from 21st April 2014 to 20th April, 2017.

**Dr. Umesh Bellur, Shareholder Director**

Dr. Umesh Bellur is elected as Shareholder Director w.e.f. March 24, 2015. Dr. Bellur is Engineering Graduate and Ph. D in Computer Engineering from Syracuse University. Presently, he is a Professor at Deptt. of Computer Science & Engineering, IIT, Bombay.

**Shri V. Chandrasekaran, Shareholder Director**

Shri V Chandrasekaran is elected as Shareholder Director w.e.f. March 24, 2015. He is Commerce Graduate and Fellow Member of the Institute of Chartered Accountants of India. At present he is Executive Director (Investments, Risk Management & Research) in Life Insurance Corporation of India.

**Dr. Yasho Verdhhan Verma, Shareholder Director**

Dr. Yasho Verdhhan Verma, is elected as Shareholder Director w.e.f. March 24, 2015. He is an Engineering graduate, Masters in Personnel Management & Industrial Relations and Ph.D. in Organizational Behaviour from IIT, Kharagpur. He has served as the CEO of MIRC Electronics Limited and also served in various capacities in LG Electronics India such as Director (Home Appliances), Chief Operating Officer of Indian Operations and Vice President (Human Resources)

Strong Organisation Structure



The Bank is managed by a strong team of General Managers under the guidance of the CMD, Executive Director and the Board of Directors.

1 Indian Economy and Banking Sector: Industry Dynamics

2 Dena Bank: Overview

3 Operational Highlights

4 Asset Quality and Capital Adequacy

5 Key Growth & Efficiency Metrics

6 Experienced Management

7 **Way Forward**

8 Summary Financials

Business Initiatives

- Augmenting credit disbursement to 5-6% annual growth rate
- Maintaining high CASA deposits and improve NIMs to the levels of 2.20-2.25%
- Accelerate growth in loans and advances to the Retail, Agriculture and MSME (RAM) segments
- Rationalize branch and ATMs presence
- Increase fee-based revenue and income from distribution of third-party products
- Reduce gross NPA levels and to improve quality of assets
- Launched a comprehensive business transformation program in association with Boston Consulting Group (BCG)



IT Initiatives

- Regular upgrades to existing versions of Internet Banking and Mobile Banking App
- Onboarding merchants through BHIM Aadhaar App by deployment of biometric devices to merchants
- Improve process efficiency
 - Paperless account opening
 - Faster loan processing
 - Analytics based lead management systems
 - Introduction of automated contact centers



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8 **Summary Financials**

Summary Financials | Profit & Loss Statement



<i>Figures in INR crores</i>	FY13	FY14	FY15	FY16	FY17	Q1 FY18
Interest Income	8,899	9,978	10,763	10,646	10,182	2,383
Non-Interest Income	655	917	721	717	1,251	237
Total Income	9,555	10,895	11,485	11,363	11,433	2,620
Interest Expense	6,516	7,473	8,316	8,169	7,773	1,708
Operating Expenses	1,300	1,648	1,839	2,268	2,270	624
Provisions and Contingencies	706	1,516	1,263	2,476	2,666	421
Total Expenses	8,522	10,638	11,417	12,913	12,708	2,753
PBT	1,032	258	67	(1,551)	(1,275)	(133)
Provision Towards Income Tax	468	32	(36)	(55)	65	-
Provision Towards Deferred Tax	(246)	(326)	(162)	(560)	(477)	-
PAT	810	552	265	(935)	(864)	(133)

Summary Financials | Balance Sheet



<i>Figures in INR crores</i>	FY13	FY14	FY15	FY16	FY17
Total Capital & Liabilities					
Capital	350	538	561	667	787
Reserves and Surplus	5,414	6,605	6,879	6,475	6,898
Deposits	97,207	1,10,028	1,15,936	1,17,431	1,13,943
Borrowings	8,414	5,161	3,436	6,271	5,061
Other Liabilities and Provisions	2,056	2,532	3,108	2,598	2,935
Total Capital and Liabilities	1,13,440	1,24,863	1,29,921	1,33,442	1,29,624
Total Assets					
Cash & Bank Balances	9,821	6,373	9,676	5,378	6,264
Investments	34,343	36,612	36,499	35,226	39,737
Advances (Net)	65,781	77,554	78,934	82,328	72,575
Fixed and Other Assets	3,495	4,325	4,811	10,509	11,047
Total Assets	1,13,440	1,24,863	1,29,921	1,33,442	1,29,624
Contingent Liabilities	56,814	58,625	42,002	41,994	45,708



देना बैंक
DENA BANK

(A Government of India Enterprise)

Trusted Family Bank

Dena hai to Bharosa hai.

Thank You

Reach us at:

Dena Corporate Centre

C-10, G Block,

Bandra-Kurla Complex

Bandra [E].

Mumbai- 400 051

Tel: 022-26545319

Contact: Shri Amit Kumar, Company Secretary (irc@denabank.co.in)