DhanlaxmiBank
established 1927

Banking on Relationships forever

INVESTOR PRESENTATION
Q1 - FY 2024-25

DhanlaxmiBank
established 1927

Performance Y-o-Y

- ❖ Total Business of the Bank grew by **7.01%** and reached ₹ **25,084** Crore as on June, 30 2024.
- ❖ Total Deposit of the Bank registered a growth of **7.75 %** to reach ₹ **14,441** Crore.
- ❖ Gross Advance of the Bank grew by **6.00%** to reach ₹ **10,643** Crore.
- ❖ Gold Loan Portfolio registered a growth of **28.64%** to reach ₹ **3153** Crore.
- ❖ Interest Income improved to ₹ **306** Crore from ₹ **289** Crore.
- ❖ Yield on Investments improved to **6.21%** from **5.72%.**
- ❖ Provision Coverage Ratio as of June 30, 2024, is **87.97%.**
- ❖ Gross NPA percentage reduced to **4.04%** from **5.21%.**
- ❖ CRAR Basel III (%) improved to **13.37%** from **12.57%.**

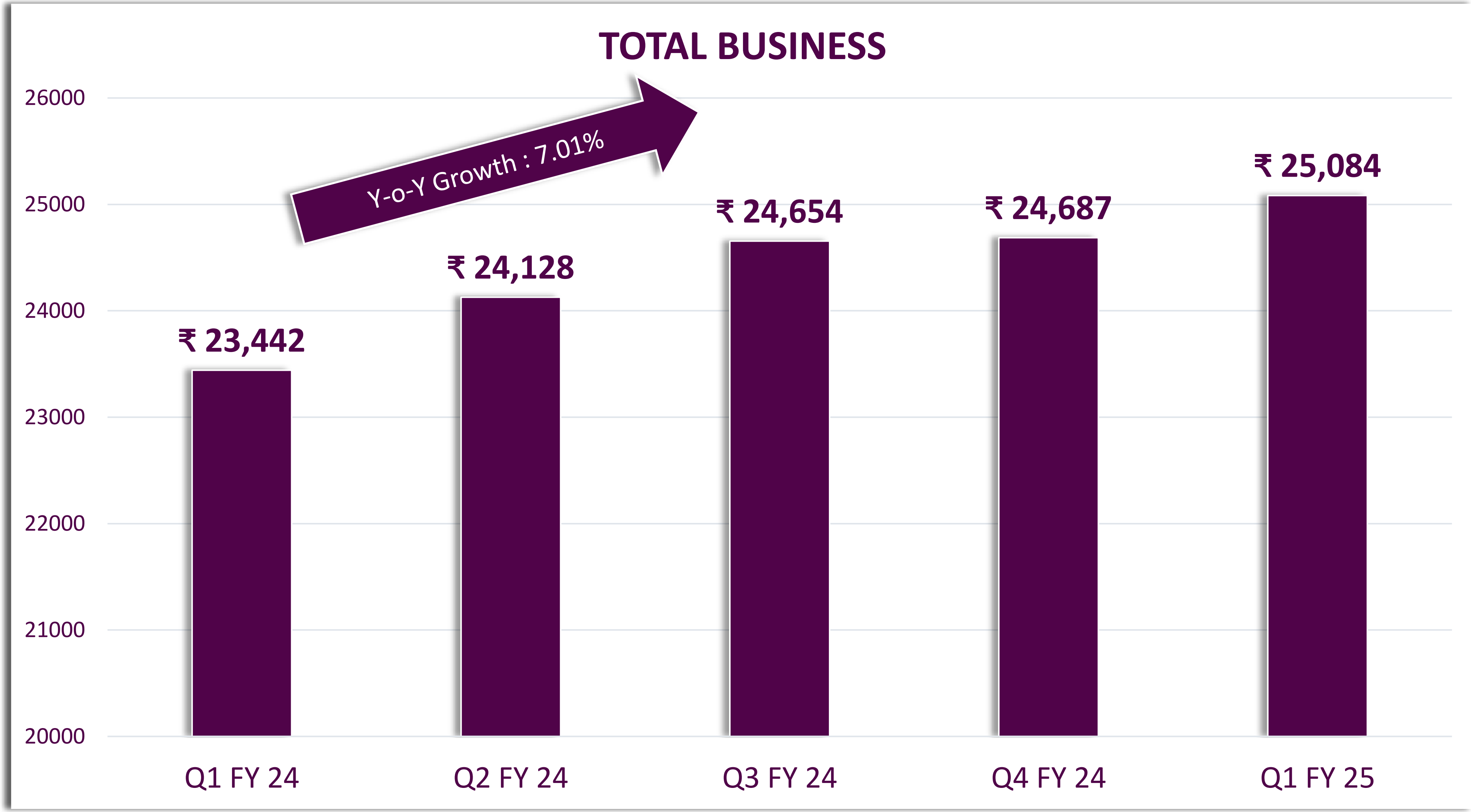
BUSINESS PERFORMANCE

₹ in Crore

TOTAL BUSINESS

Performance

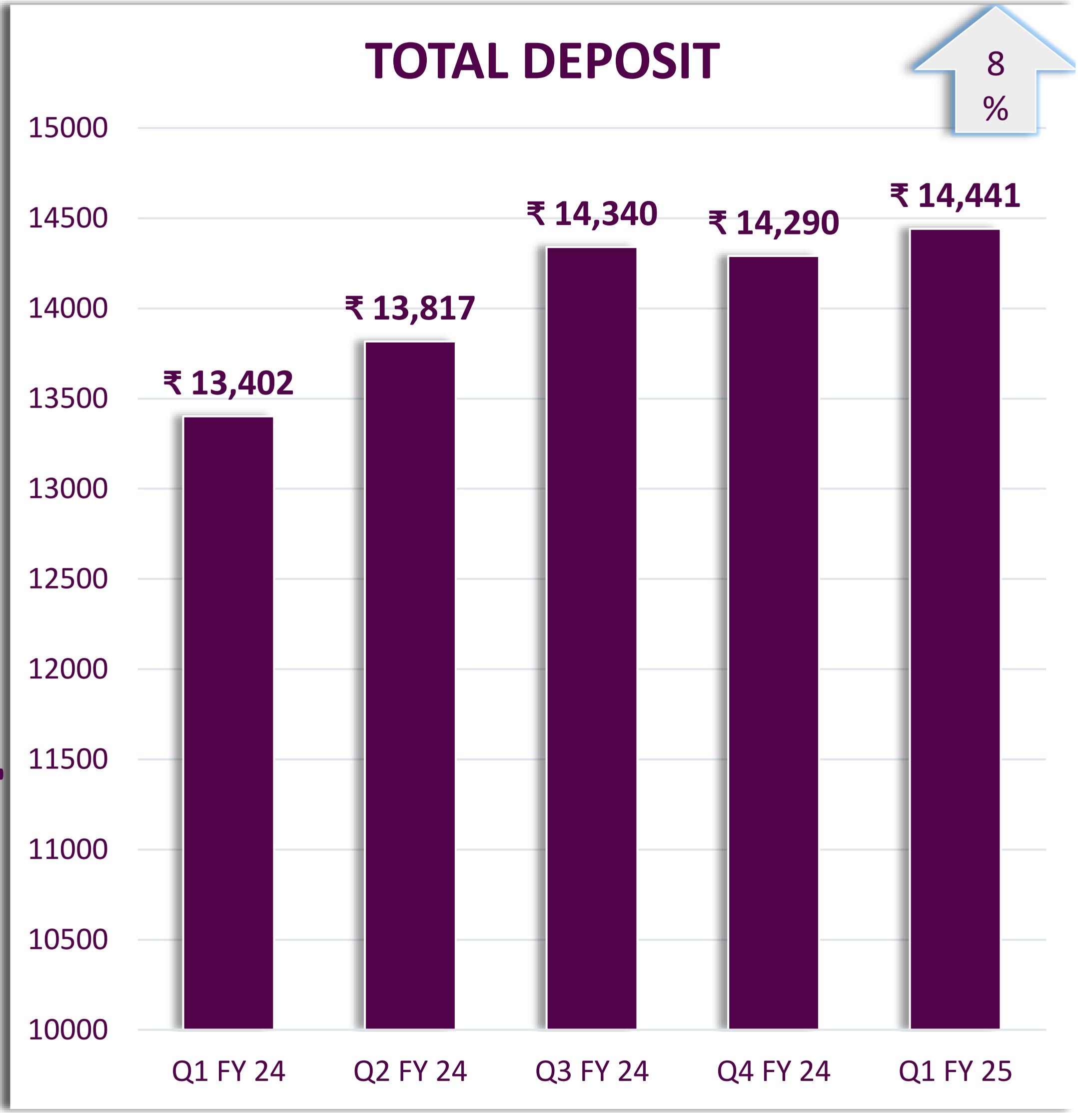
Y-o-Y

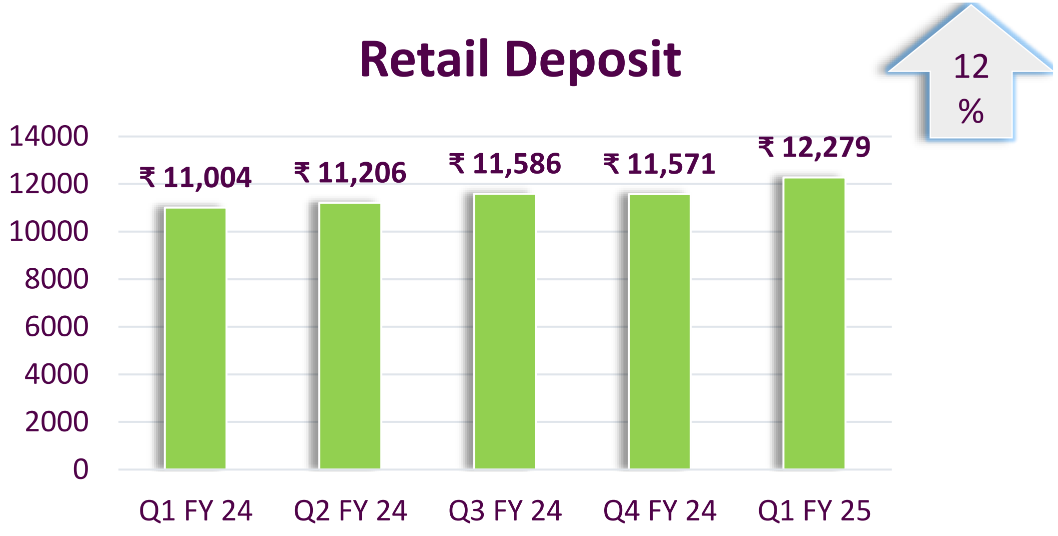


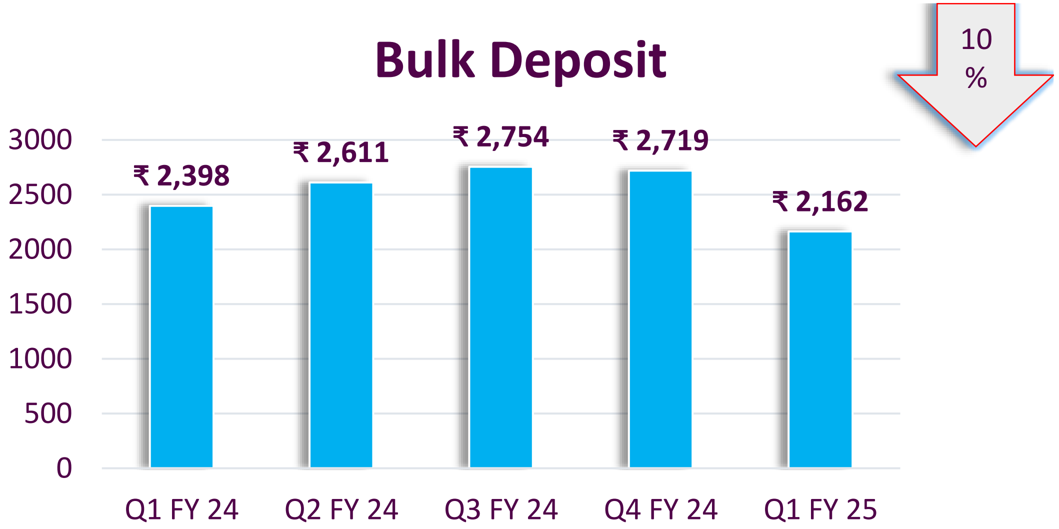
₹ in Crore

TOTAL DEPOSIT

Performance Y-o-Y



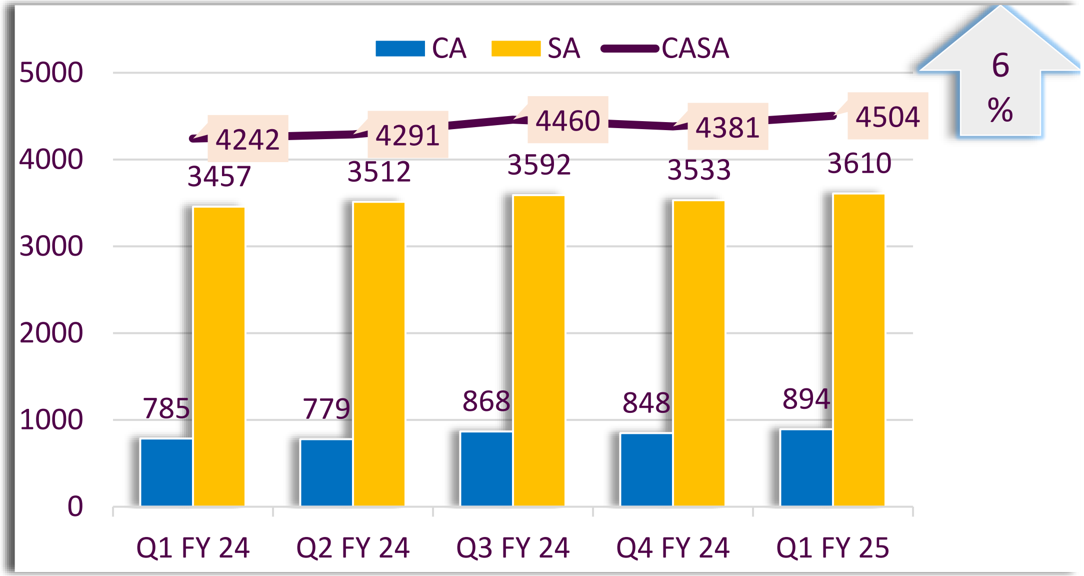


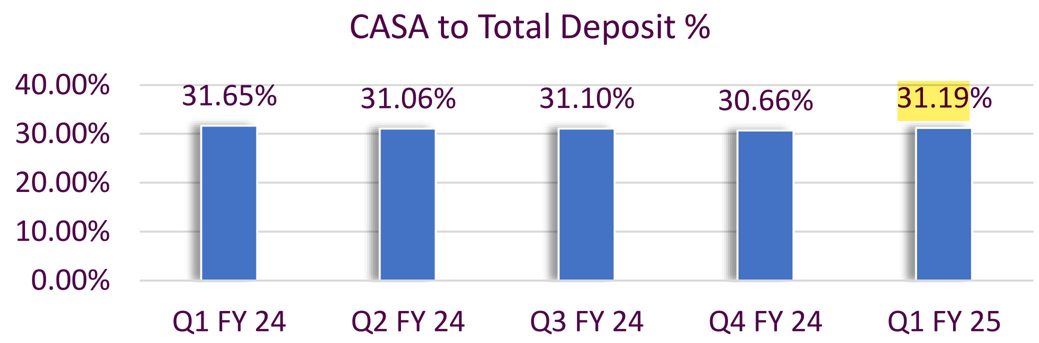


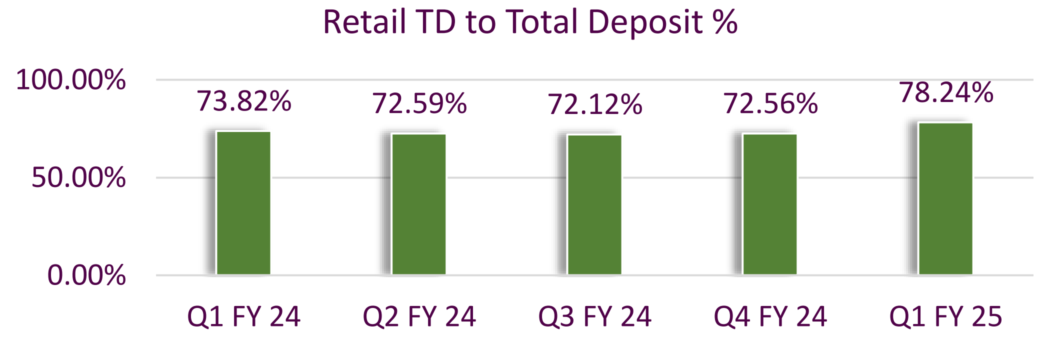
₹ in Crore

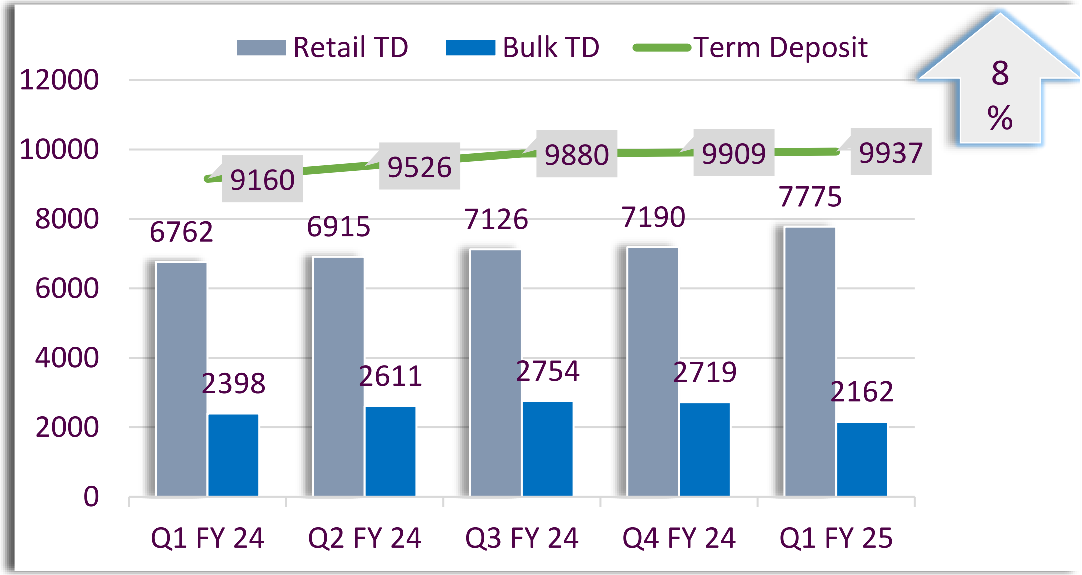
DEPOSIT MIX

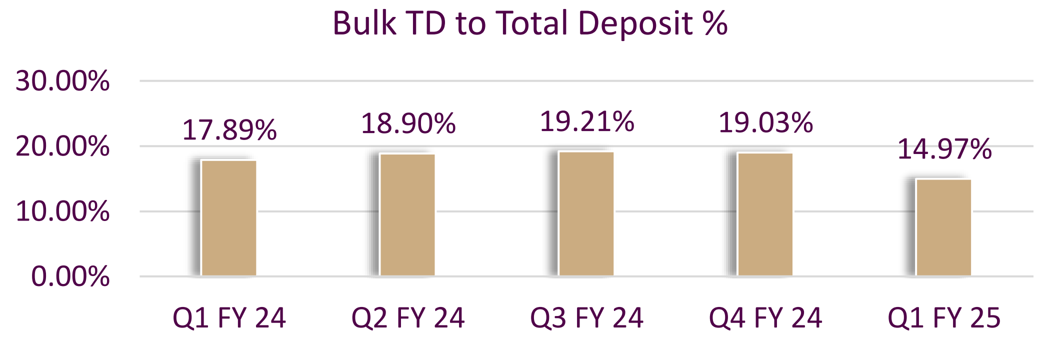
Performance Y-o-Y







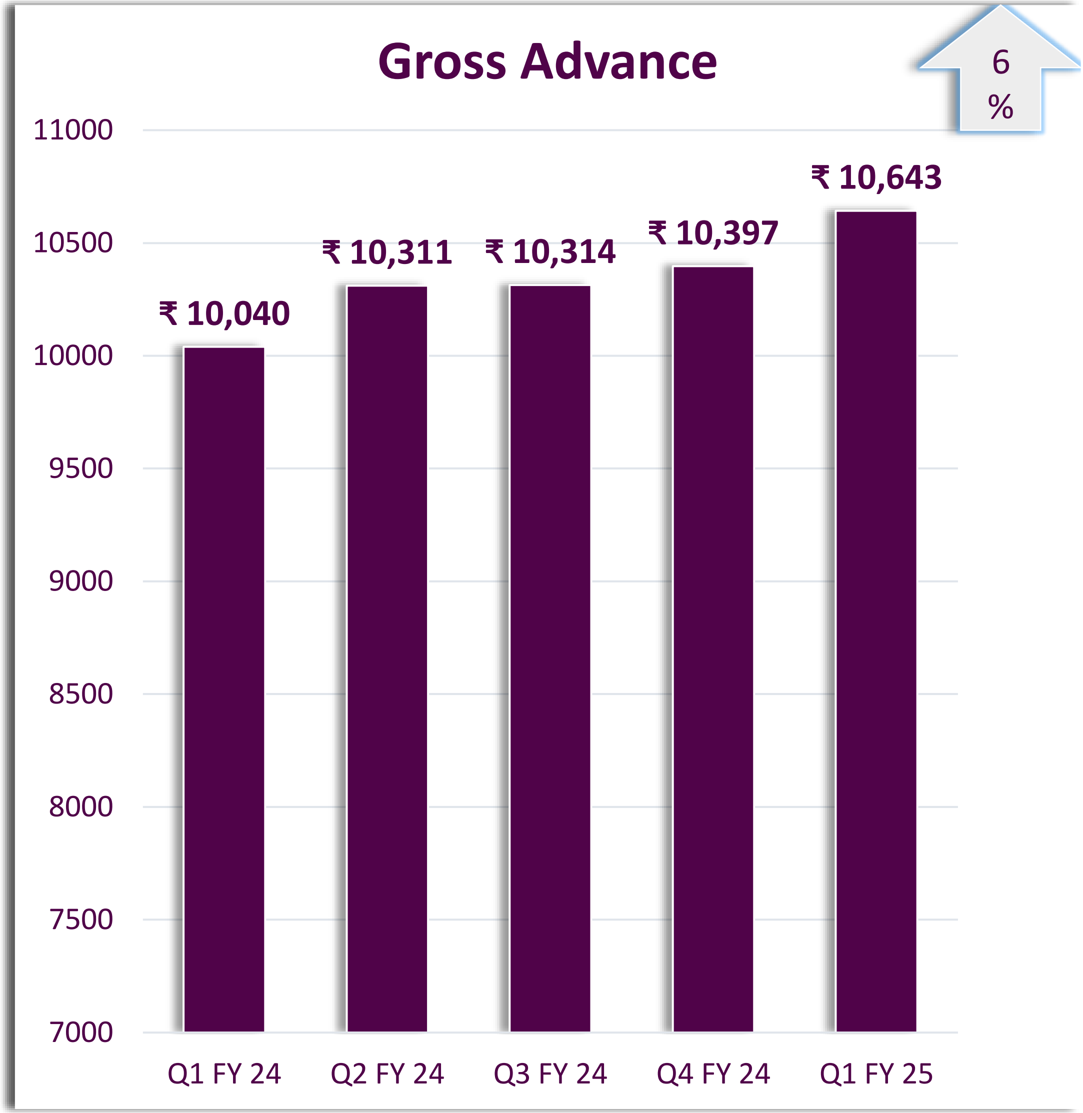


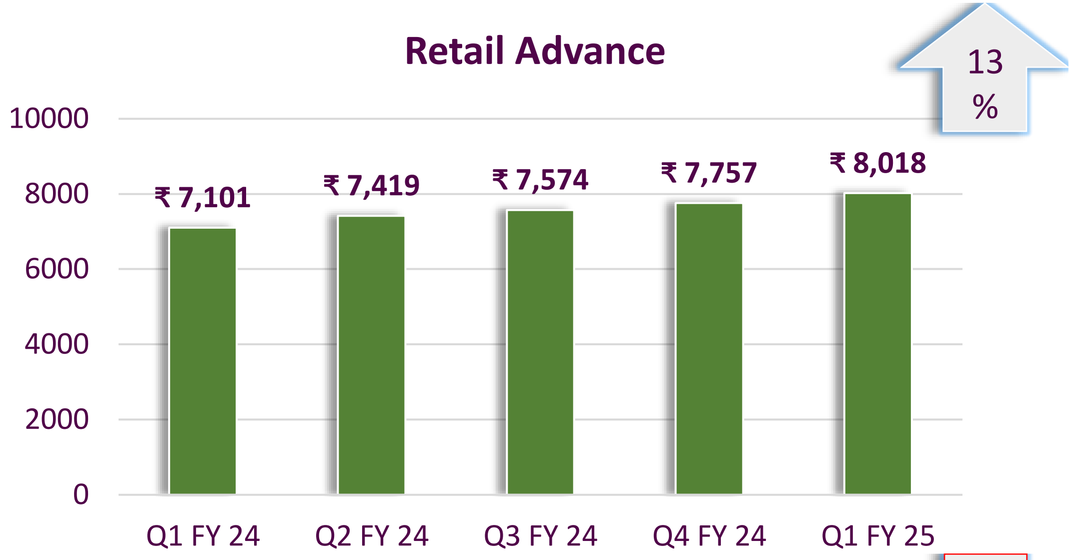


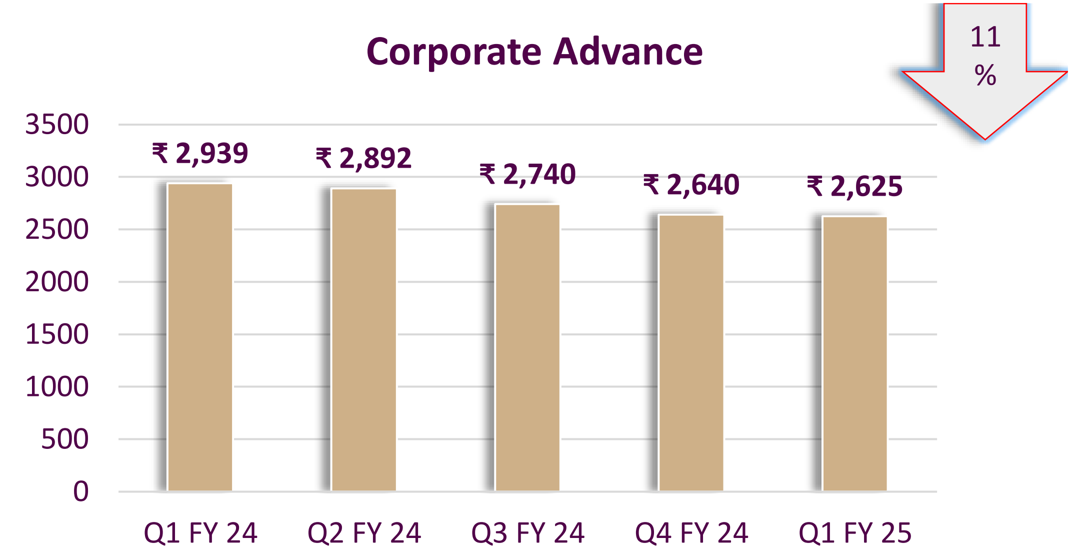
₹ in Crore

GROSS ADVANCE

Performance Y-o-Y

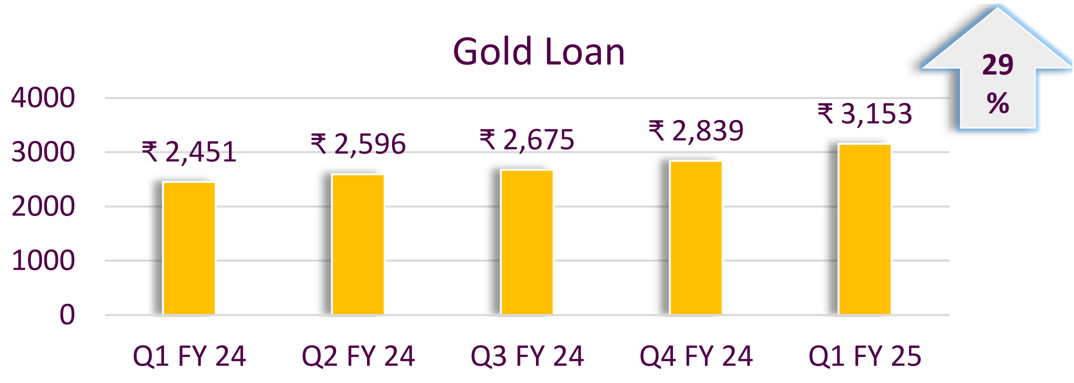


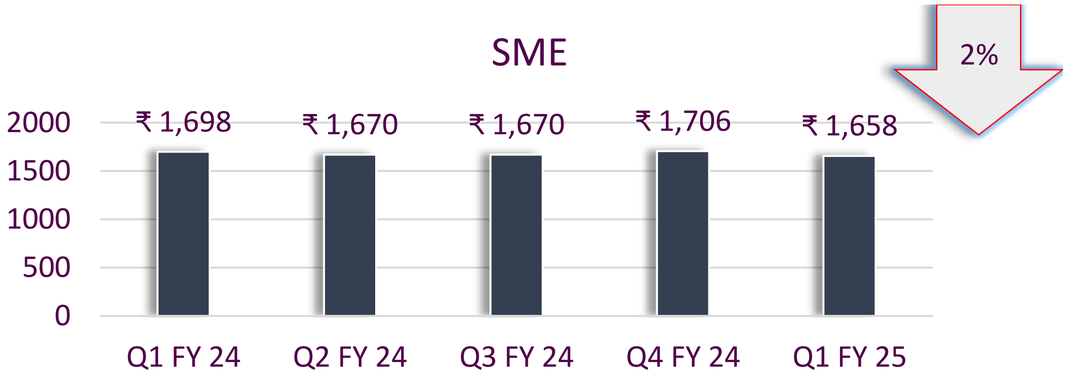


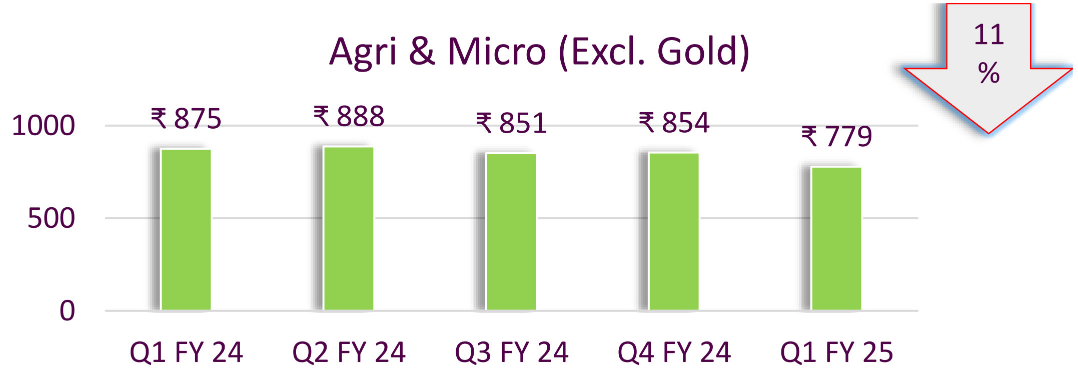


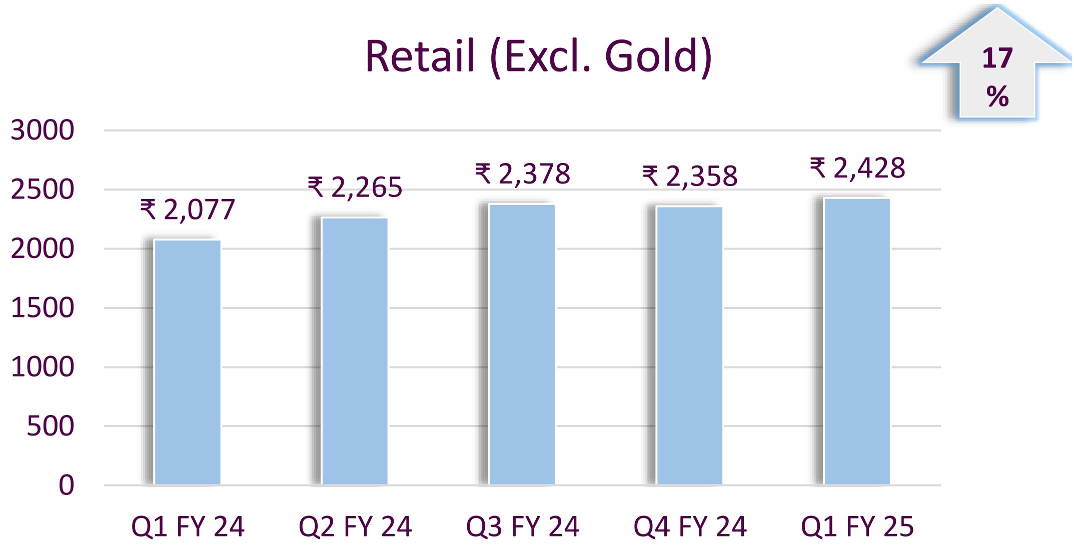
₹ in Crore

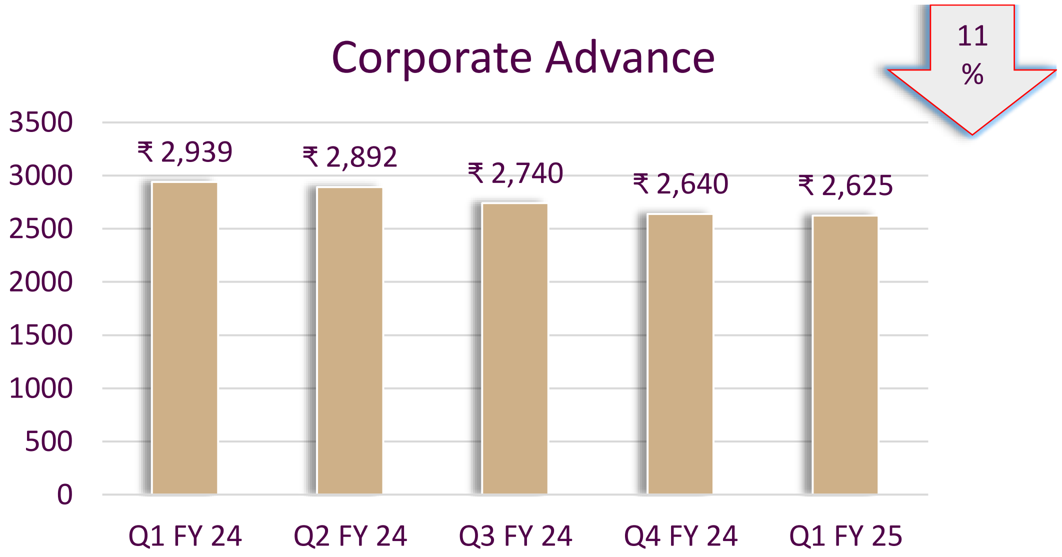
Advance Mix Performance Y-o-Y





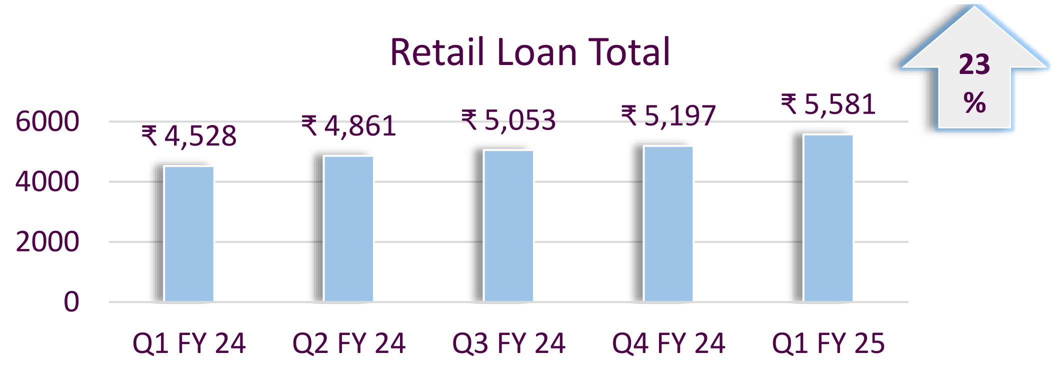


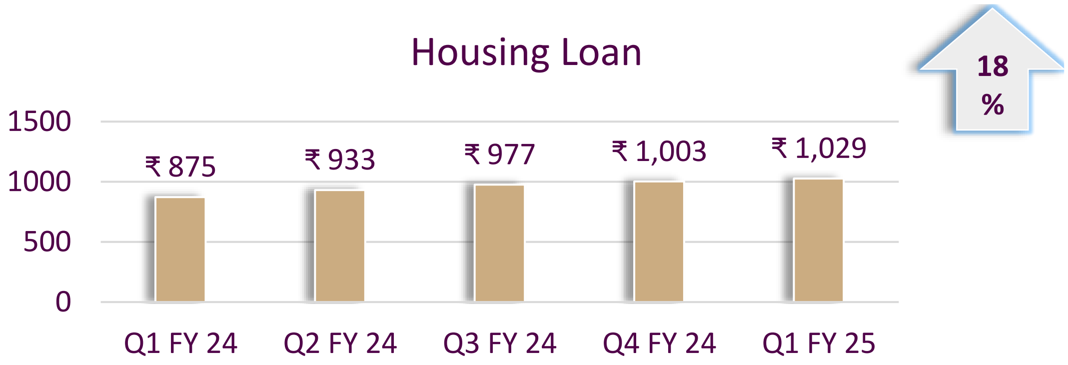


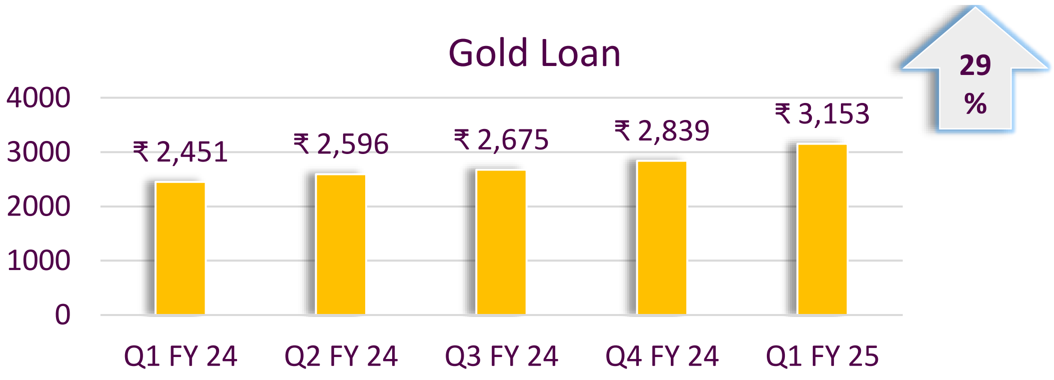


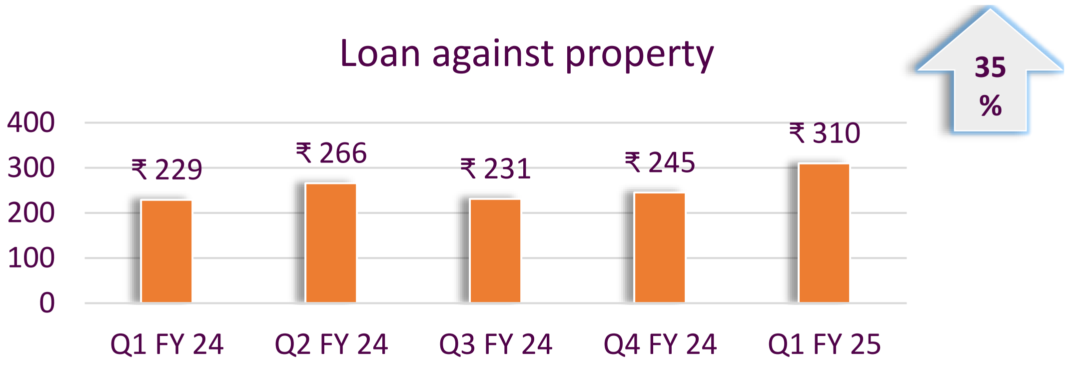
₹ in Crore

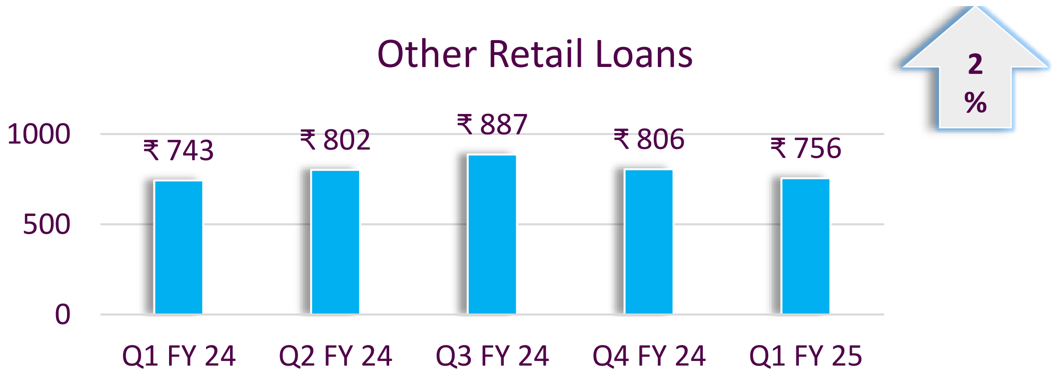
Retail Segment Performance Y-o-Y

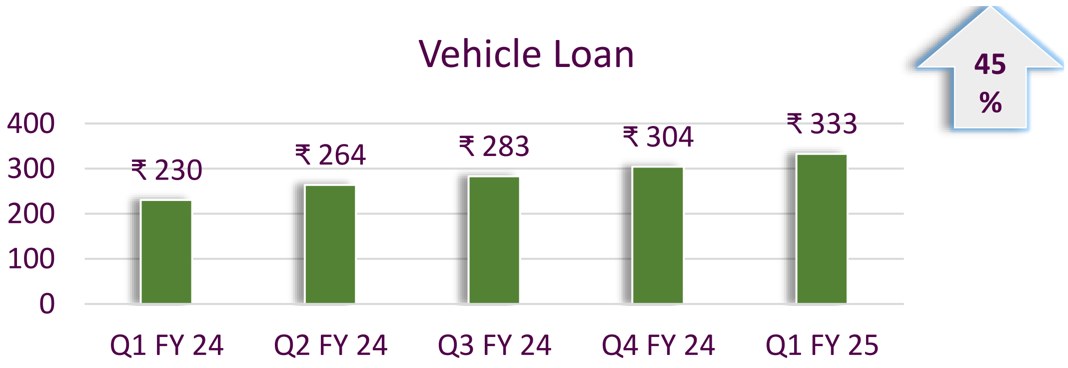








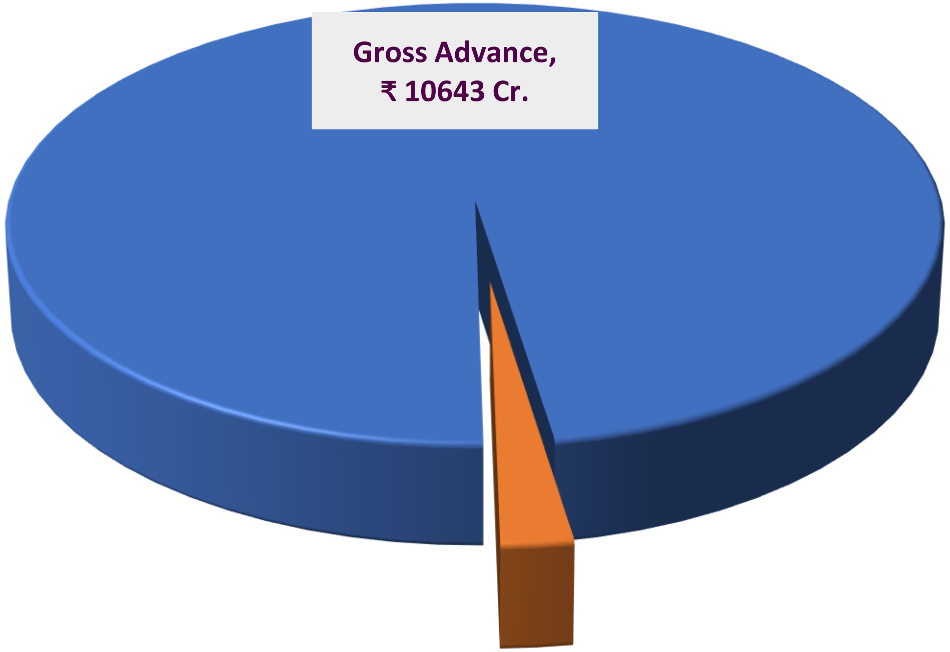




₹ in Crore

Total Restructured Advances Rs.239.79 Crore on 30th June, 2024

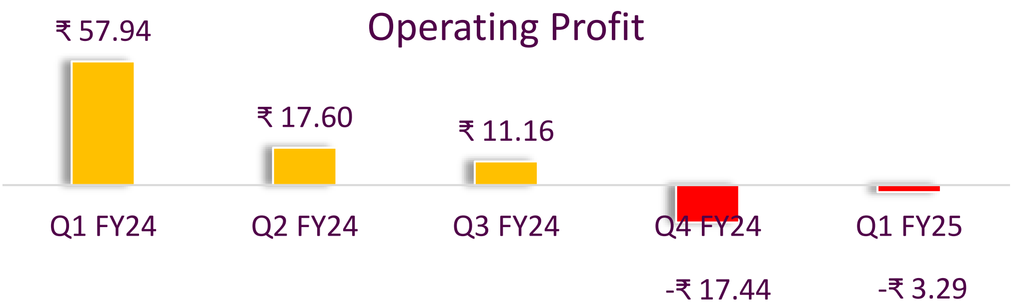
Restructured Advances

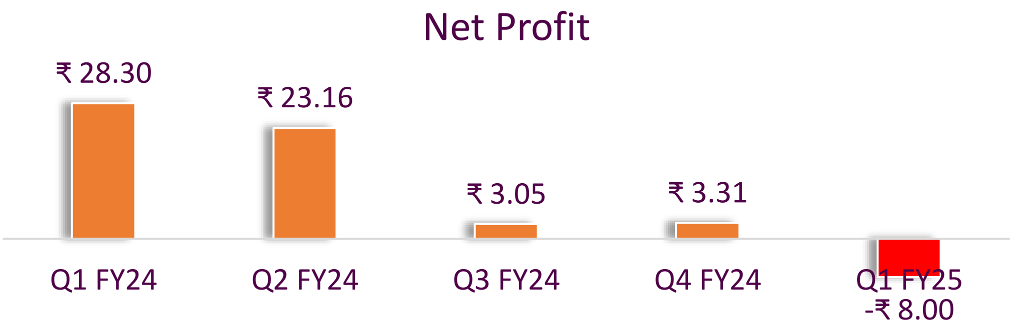


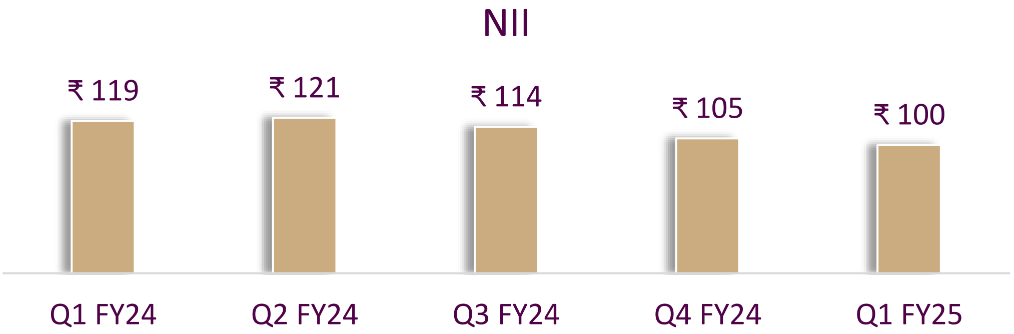
Restructured Advance		
Particulars	Total Restructured Advance	Restructured Advance Standard
Education Loan Scheme	2.74	1.08
MSME standard Restructuring	29.44	6.55
Other restructuring	9.48	0.47
Prudential Framework	21.64	0.00
Project Under Implementation	13.07	3.72
RFCS -1	32.96	0.57
RFCS -2 and RFCS - MSME	130.46	59.39
Total Restructured Advances	239.79	71.78

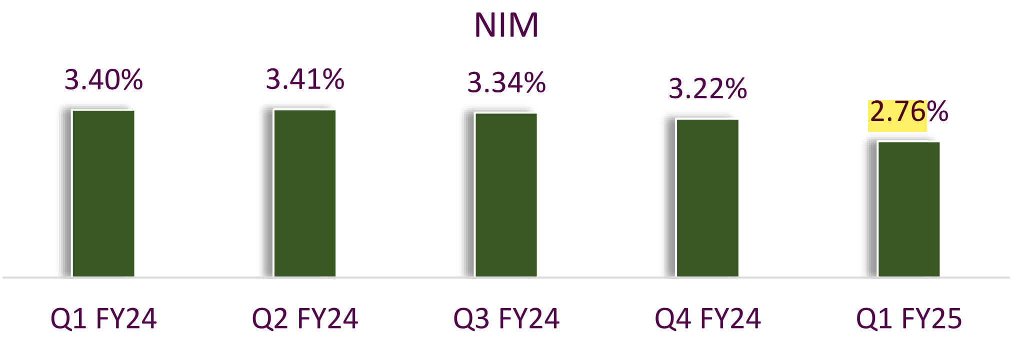
Financial Indicators YTD

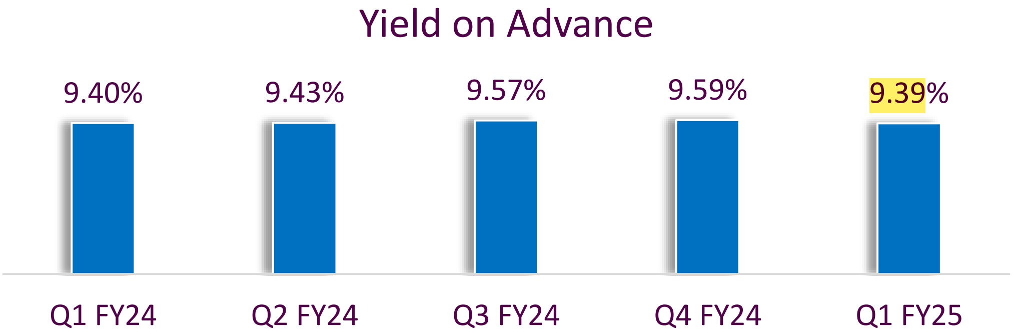
₹ in Crore

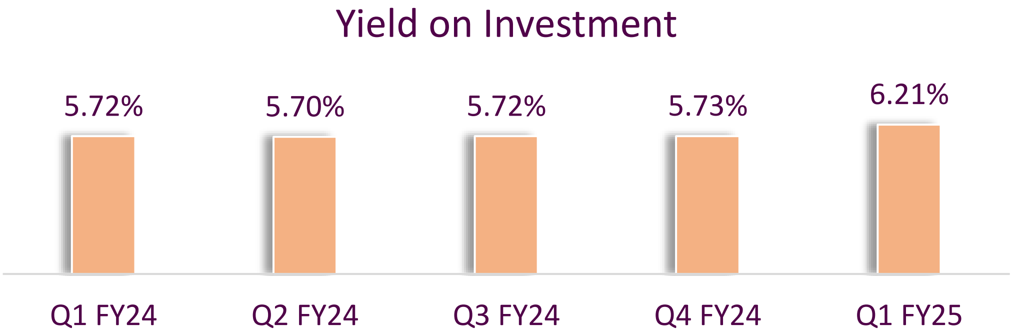




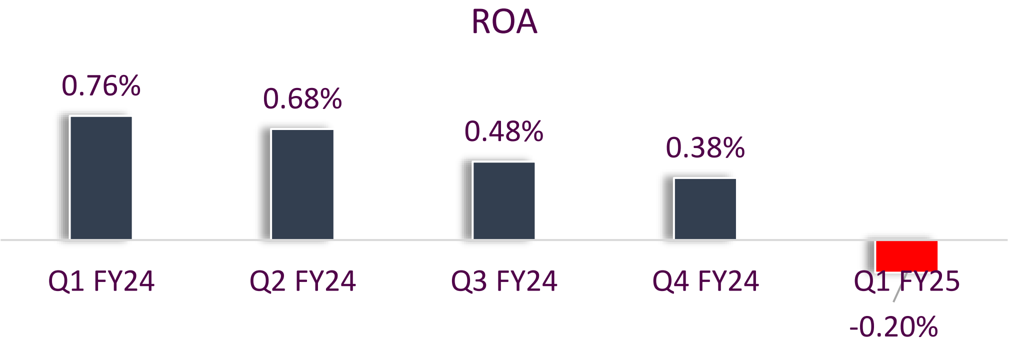


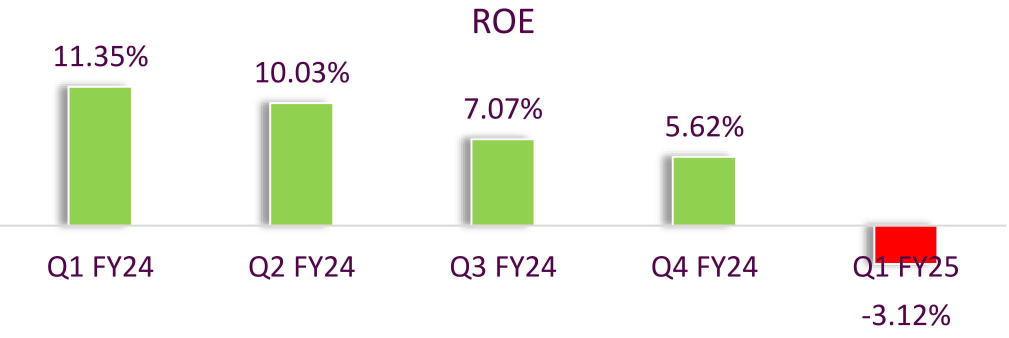


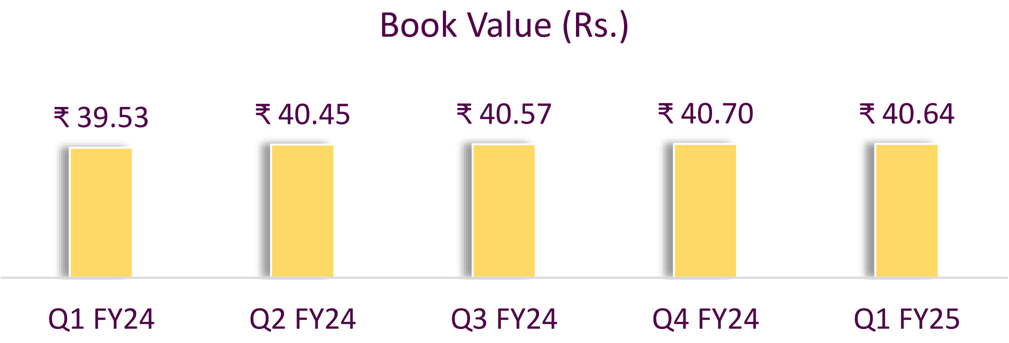


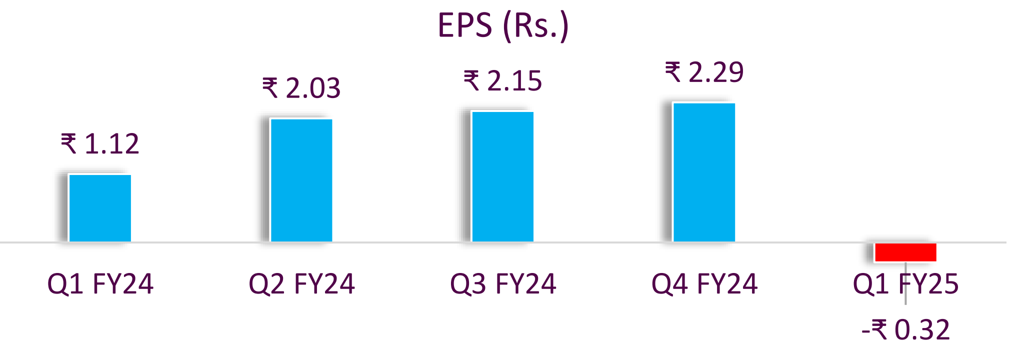


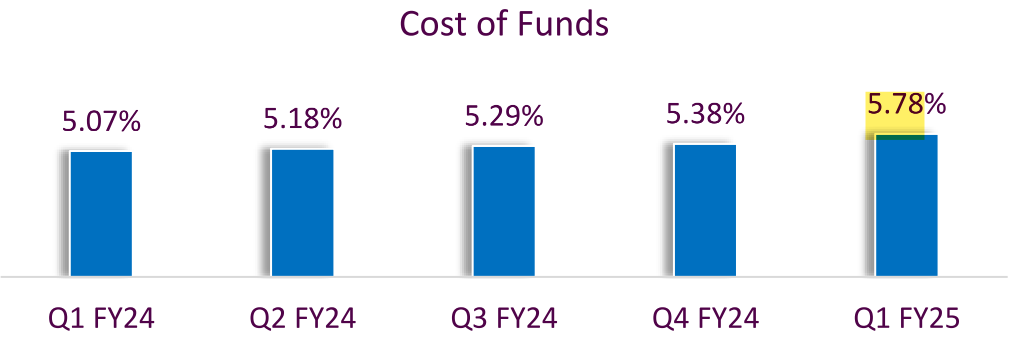
Financial Ratios YTD

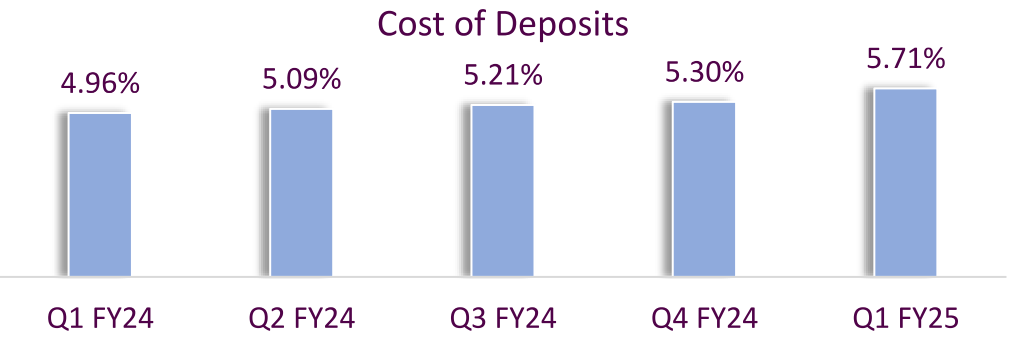








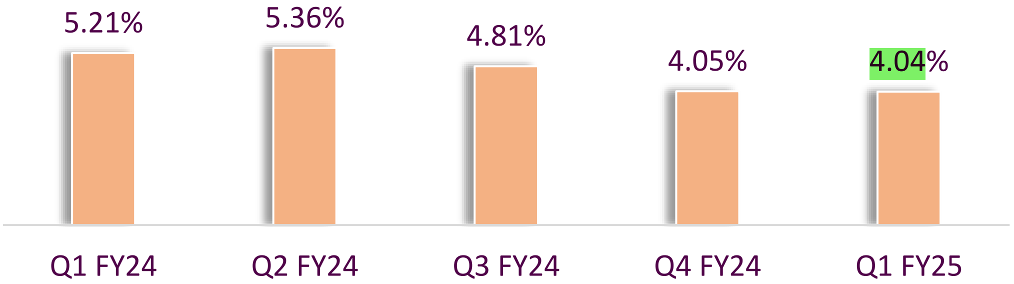




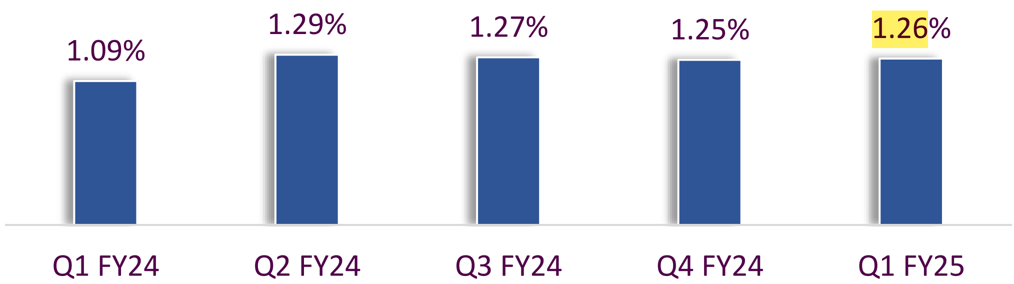
₹ in Crore

Asset Quality

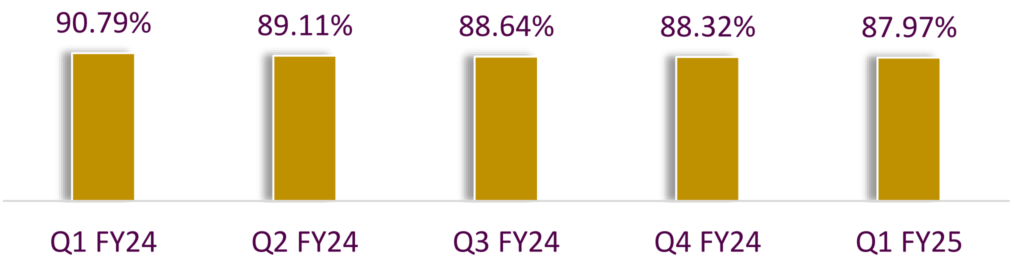
Gross NPA%



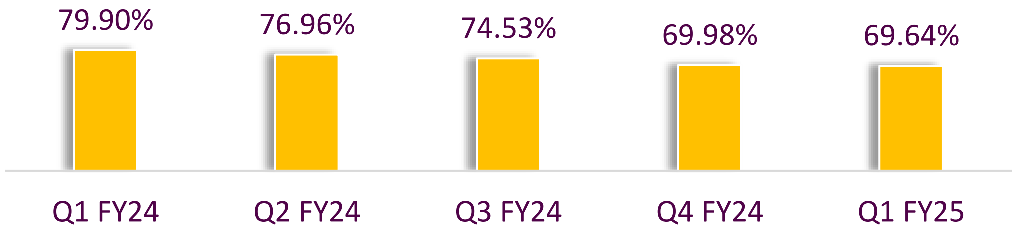
Net NPA%



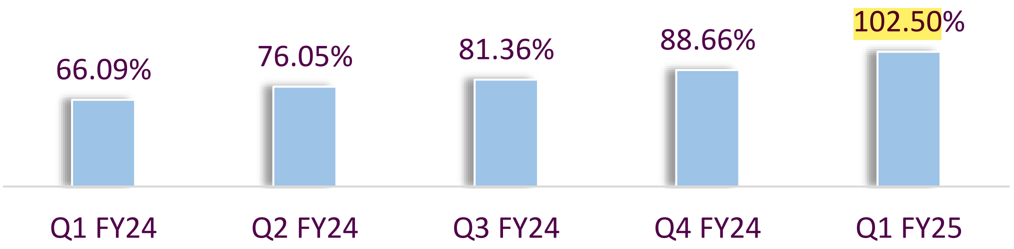
Provision Coverage Ratio



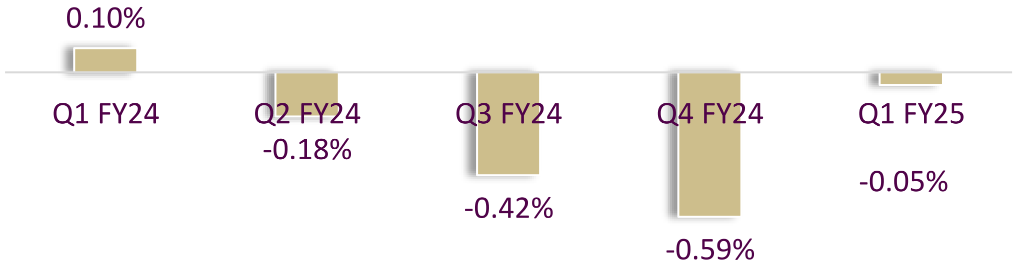
Provision Coverage Ratio (without Technical W/Off)



Cost to Income Ratio (YTD)

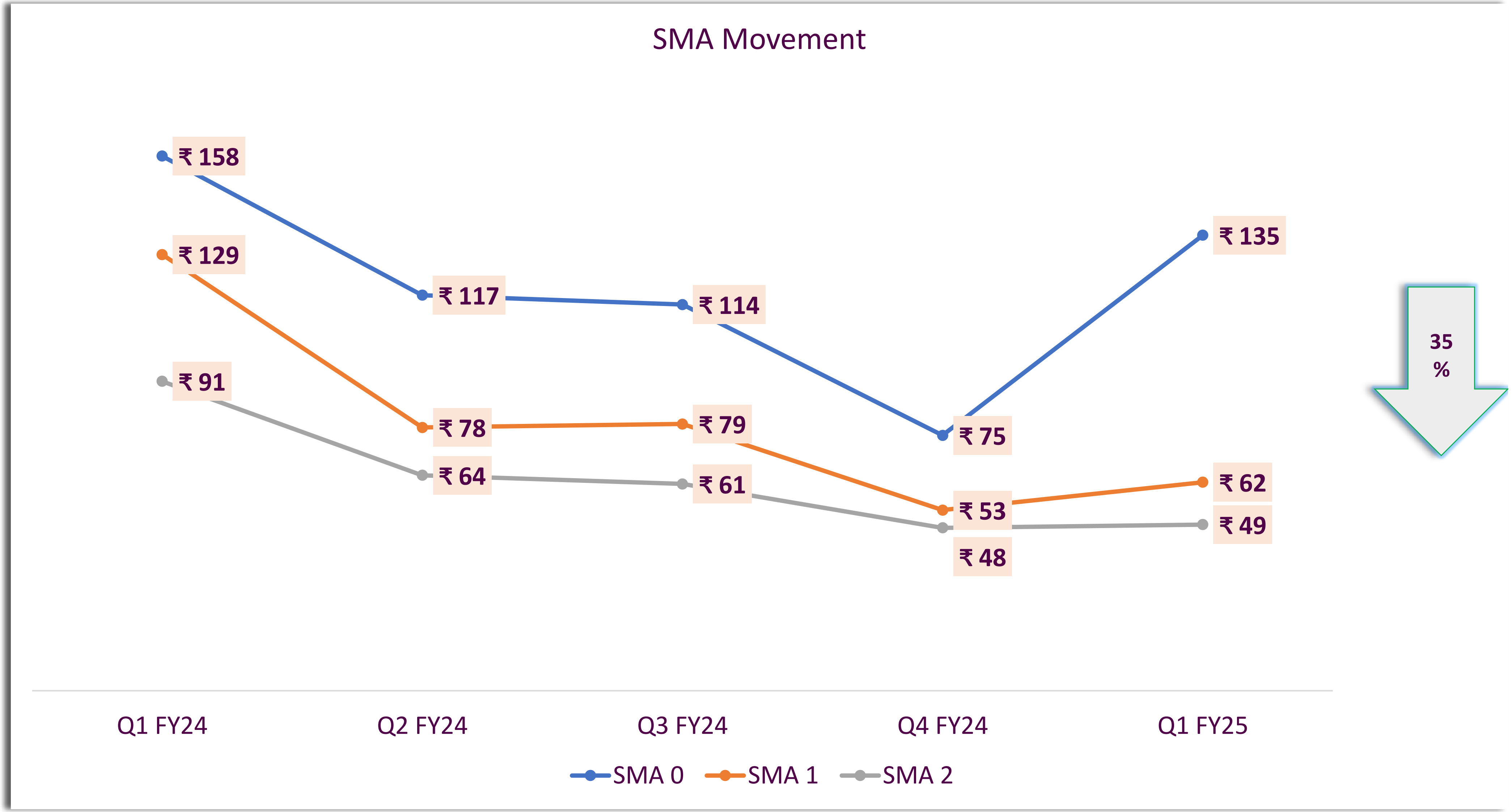


Credit Cost Ratio (Annualised)



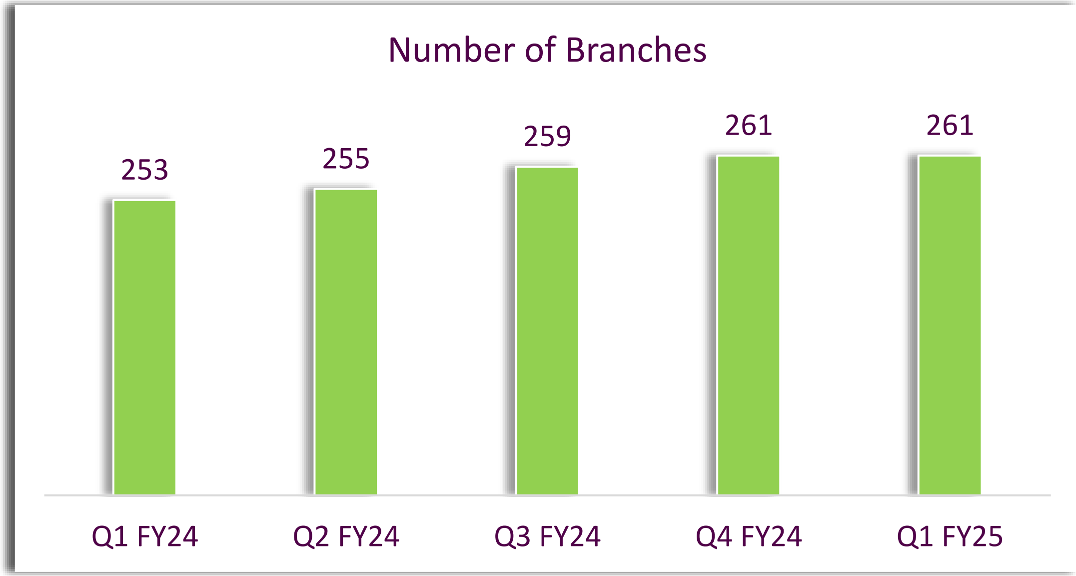
₹ in Crore

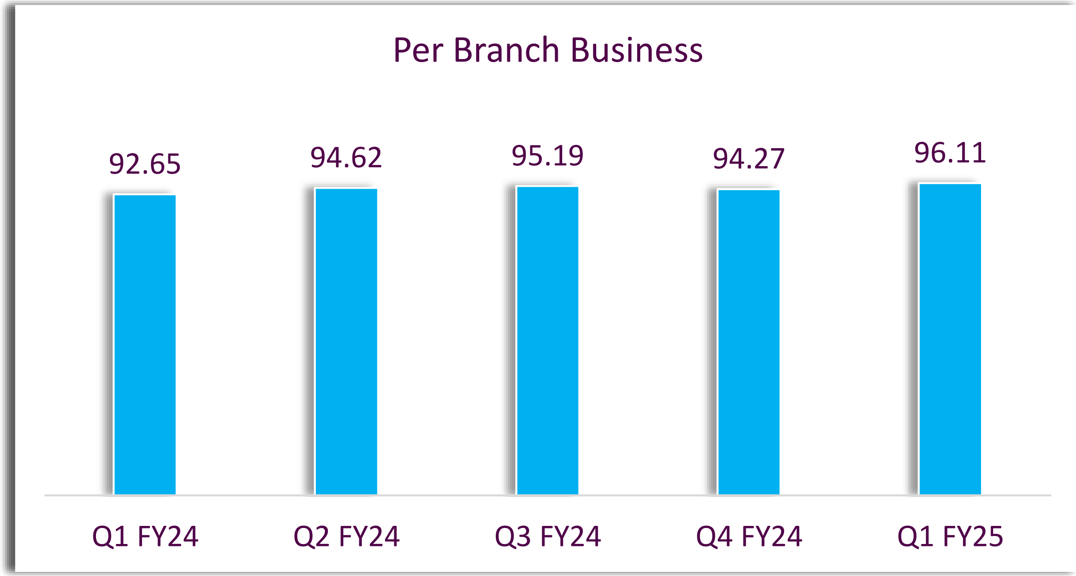
Asset Quality

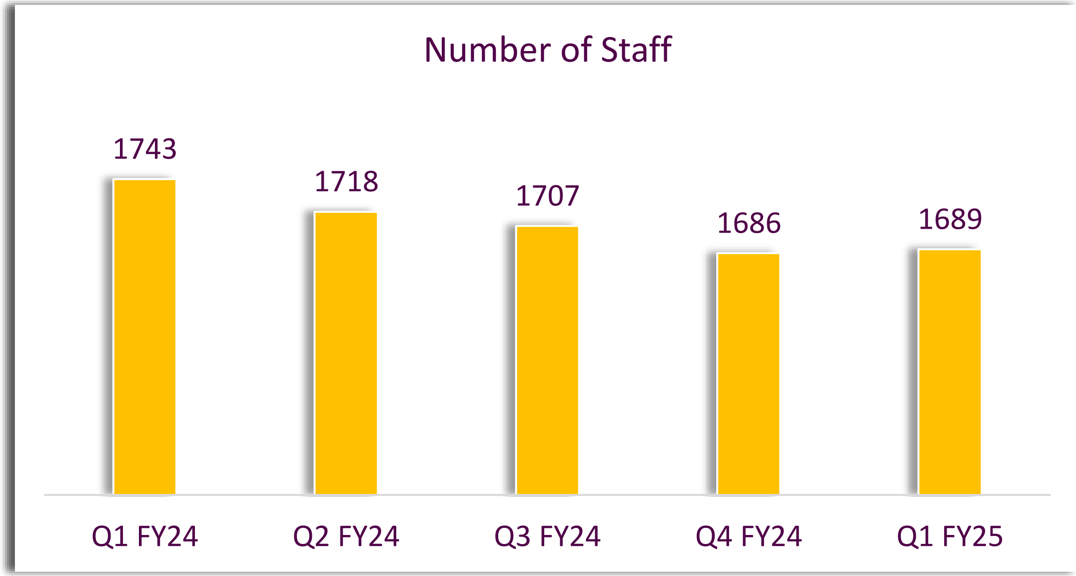


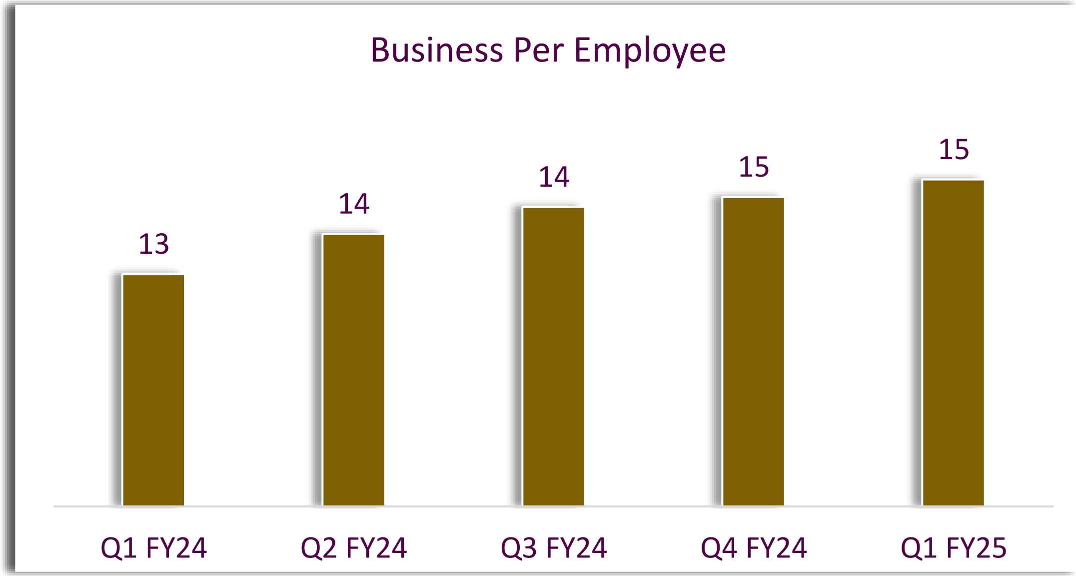
₹ in Crore

Performance

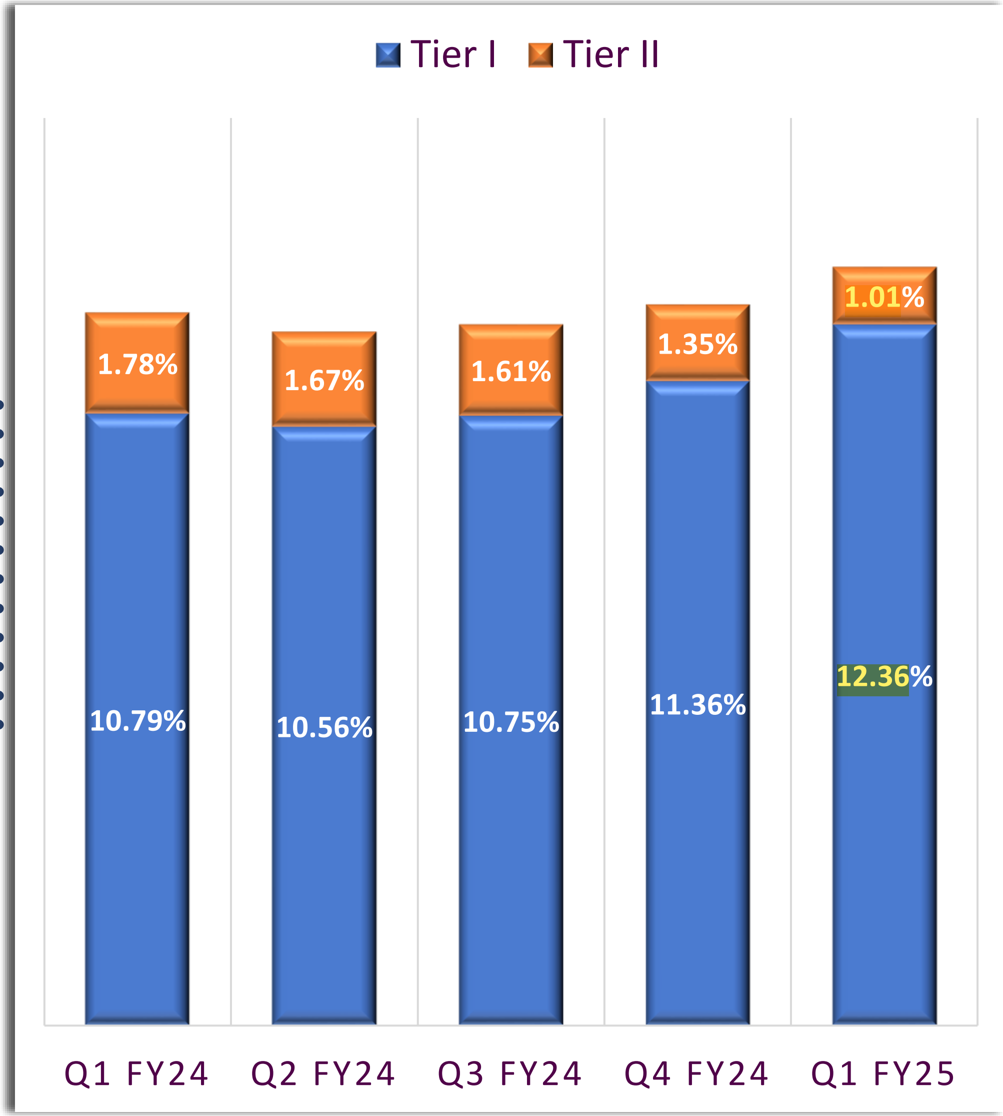








CRAR



Particulars	Q1 FY24	Q2 FY24	Q3 FY24	Q4 FY24	Q1 FY25
Capital Adequacy Ratio (%)	12.57%	12.23%	12.37%	12.71%	13.37%
CRAR (%)	12.57%	12.23%	12.37%	12.71%	13.37%
TIER I (%)	10.79%	10.56%	10.75%	11.36%	12.36%
Risk Weighted Assets (in Cr)	7094	7222	7425	7462	7060
Credit Risk(in Cr)	5757	5890	6022	6029	5987
Market Risk(in Cr)	392	387	459	379	19
Operational Risk(in Cr)	945	945	945	1055	1055
Credit RWA to Gross Advance	57%	57%	58%	58%	56%
Liquidity Coverage Ratio(%)	201%	183%	191%	164%	134%

CRAR

₹ in Crore

Business Result

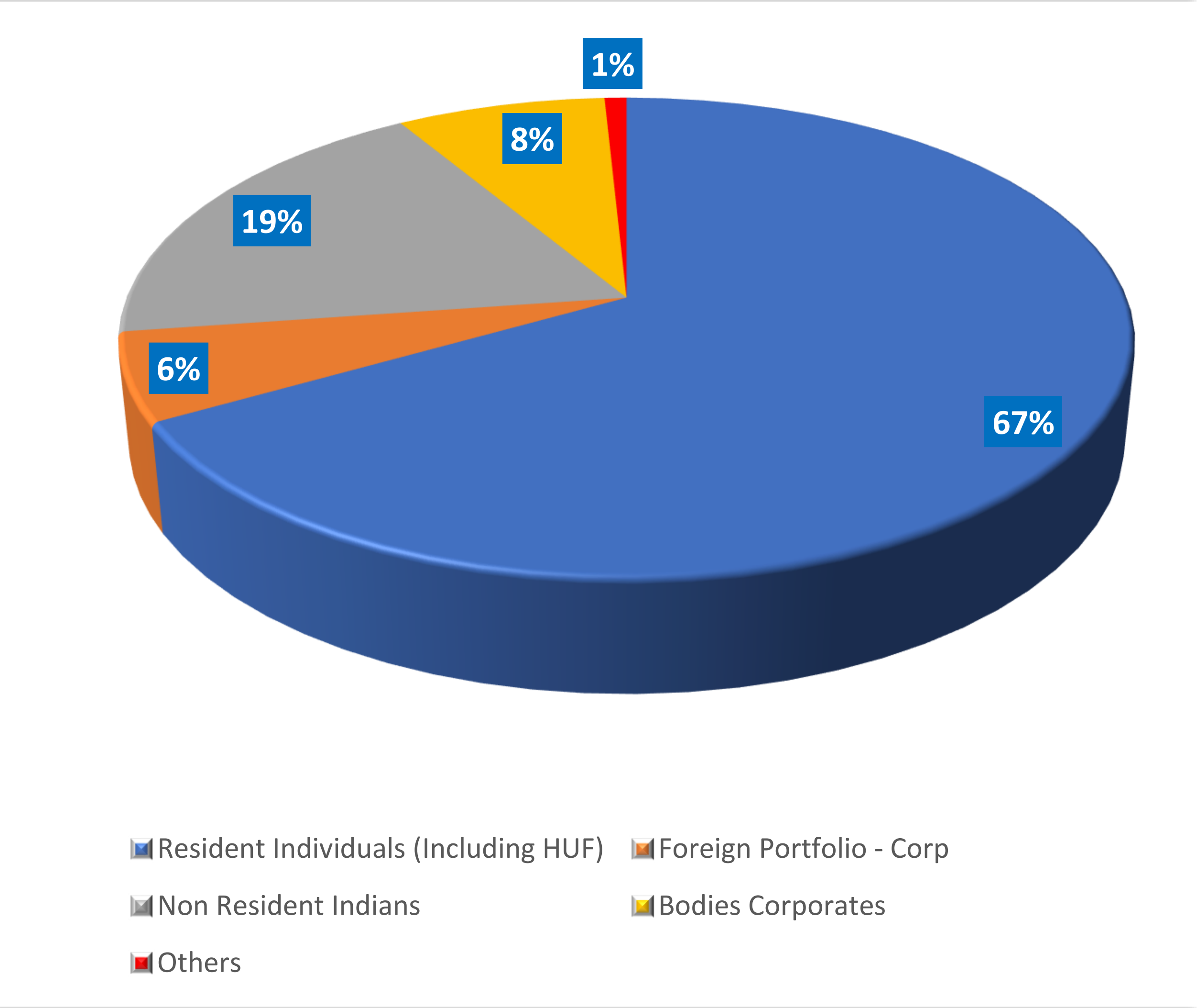
Particulars	For the Quarter Ended			Year Ended
	30.06.2023 (Reviewed)	31.03.2024 (Audited)	30.06.2024 (Reviewed)	31.03.2024 (Audited)
	Q1 FY 24	Q4 FY 24	Q1 FY 25	
Interest Income	289.14	306.23	305.84	1,206.99
Interest Expenses	170.51	201.37	205.95	748.54
Net Interest Income	**118.63**	**104.86**	**99.89**	**458.45**
Non Interest Income	52.26	41.07	32.10	152.56
Operating Expenses	112.95	163.37	135.28	541.75
Operating Profit	**57.94**	**(17.44)**	**(3.29)**	**69.26**
Provisions and Contingencies	29.64	(20.75)	4.71	11.44
Net Profit	**28.30**	**3.31**	**(8.00)**	**57.82**

₹ in Crore

Balance Sheet Overview

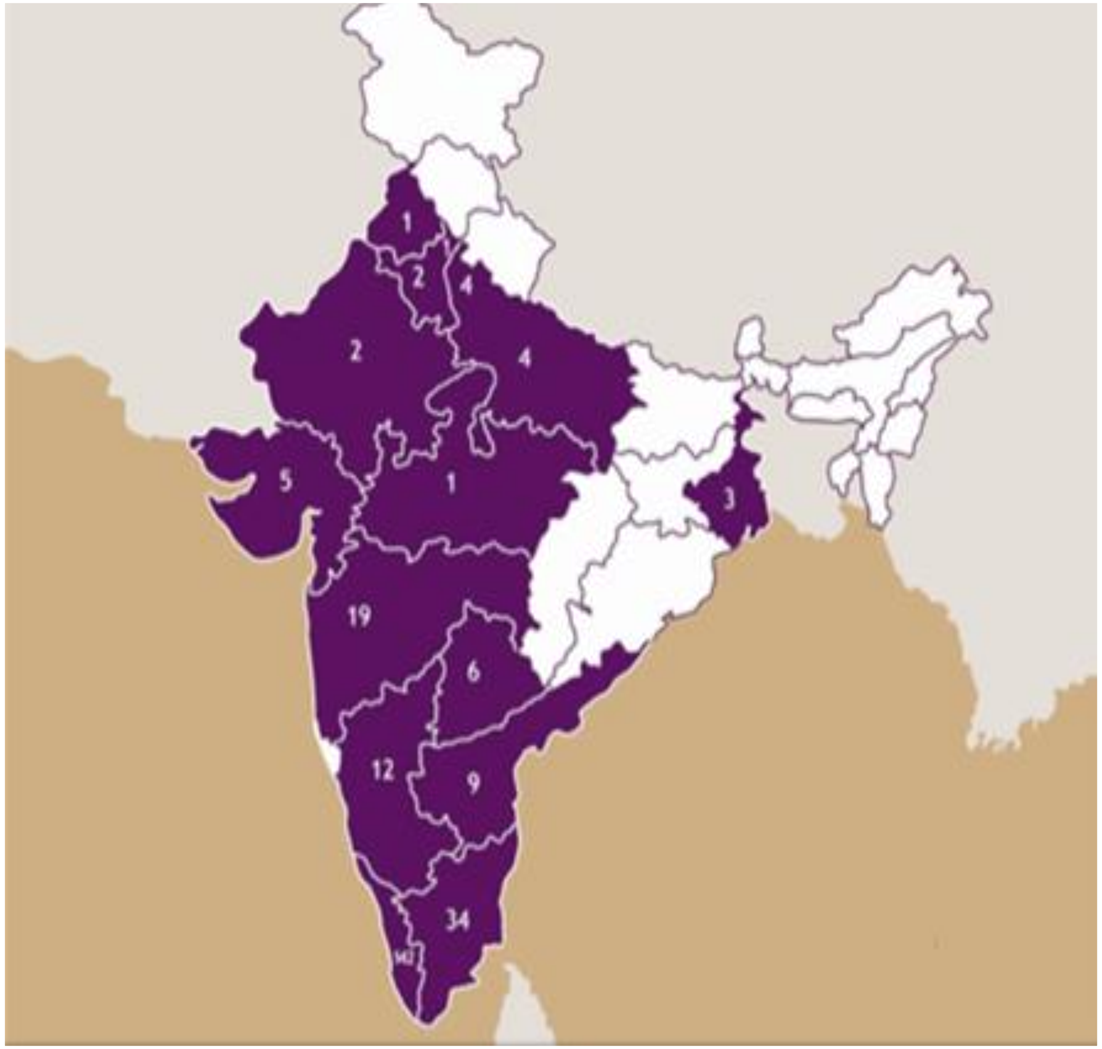
Particulars	30.06.2023 (Reviewed)	31.03.2024 (Audited)	30.06.2024 (Reviewed)
CAPITAL AND LIABILITIES			
Capital	253	253	253
Reserves and Surplus	747	777	775
Deposits	13402	14290	14441
Borrowings	225	299	150
Other Liabilities and Provisions	285	343	301
TOTAL	**14912**	**15962**	**15920**
ASSETS			
Cash and Balances with RBI	863	760	882
Balances with Banks and Money at call and short notice	11	215	15
Investments	3488	3942	3756
Advances	9621	10102	10344
Fixed Assets	250	274	274
Other Assets*	679	669	649
TOTAL	**14912**	**15962**	**15920**
* Out of Which RIDF/RHF/MSME Deposits	249	237	224
Contingent Liabilities	681	666	629
Bills for collection	302	308	309

Shareholding Pattern(as on 30th June, 2024)



Category	No. of Holders	Total Shares	% To Equity
Resident Individuals (Including HUF)	201,843	169013109	67
Non Resident Indians	1632	47086527	18
Foreign Portfolio – Corp	25	15005909	6
Bodies Corporates	444	19836583	8
Others	13	2069956	1
Total	**203957**	**253012084**	**100**

Performance



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

Branch Presence

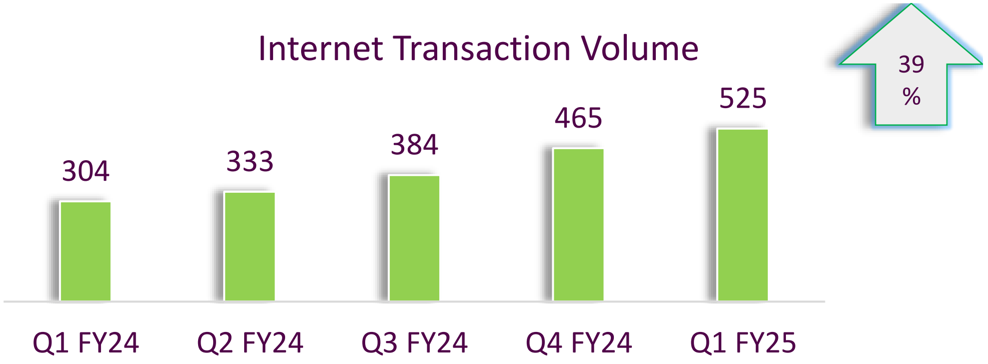
Population	No. of Branches	
	30.06.2023	30.06.2024
Metropolitan	58	58
Urban	66	71
Semi Urban	111	112
Rural	20	20
Grand Total	**255**	**261**

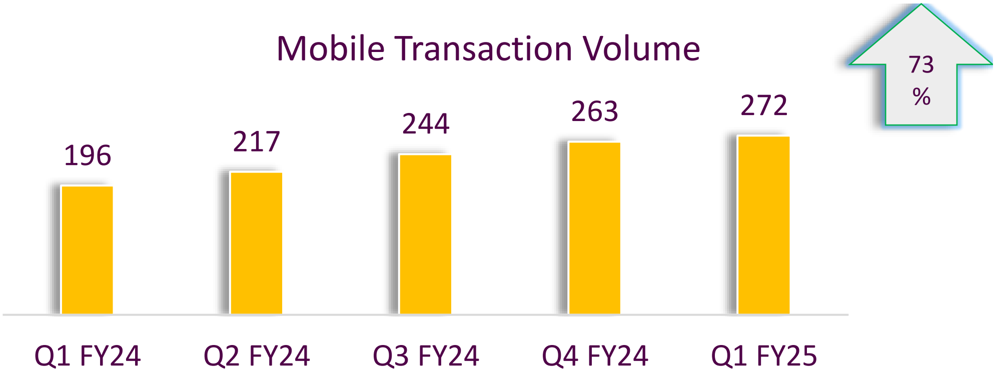
In '000

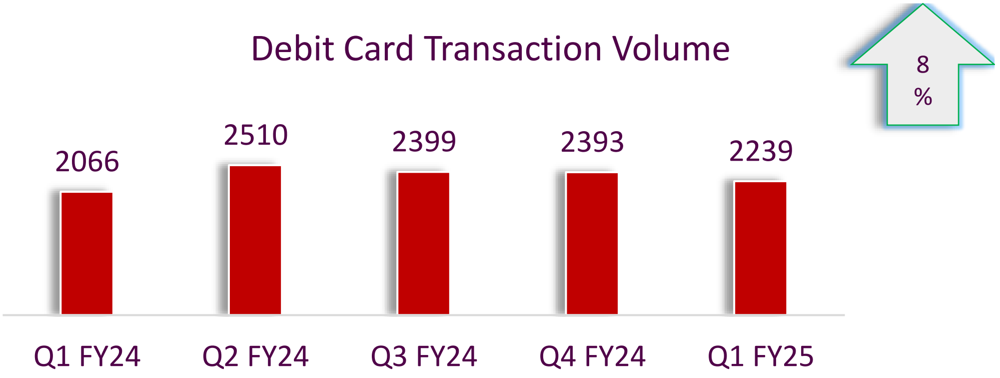
Digital Migration

81.21%

Share of Digital Banking Transaction @ 81.21% as on 30th June, 2024 Compared to 76.39% as on 30th June, 2023







PARTNERS

RELIGARE
Values that bind

NEW
STREET TECH
Your fast track to the future

Canara HSBC
LIFE INSURANCE

BAJAJ | Allianz
Life & General Insurance Co. Ltd.

BSE
StAR MF
SMART INVESTING

NSDL
Technology, Trust & Reach

smc
Moneywise. Be wise.

SBI general
INSURANCE
SURAKSHA AUR BHAROSA DONO

NREDCAP

Samunnathi

Thank You!