DhanlaxmiBank
established 1927

Investor Presentation Q4-FY 2023-24

DhanlaxmiBank
established 1927

Performance Y-o-Y

- Total Business of the Bank grew by **6.38%** and reached ₹ **24,687** Crore as on March, 31 2024.
- Total Deposit of the Bank registered a growth of **7.02 %** to reach ₹ **14,290** Crore.
- Gross Advance of the Bank grew by **5.51%** to reach ₹ **10,397** Crore.
- Gold Loan Portfolio registered a growth of **24.85%** to reach ₹ **2839** Crore
- Interest Income improved to **Rs.1207** Crore from ₹ **1071** Crore.
- Yield on Advances improved to **9.59%** from **9.39%.**
- CD ratio as on March 31, 2024 was **72.75%**
- The Bank Recorded Operating Profit ₹ **69.26** Crore as on March, 31 2024
- The Bank recorded net profit of ₹ **57.82** Crore as on March 31, 2024 against ₹ **49.36** Crore of March 31, 2023.
- Total Income increased by 18.66%.

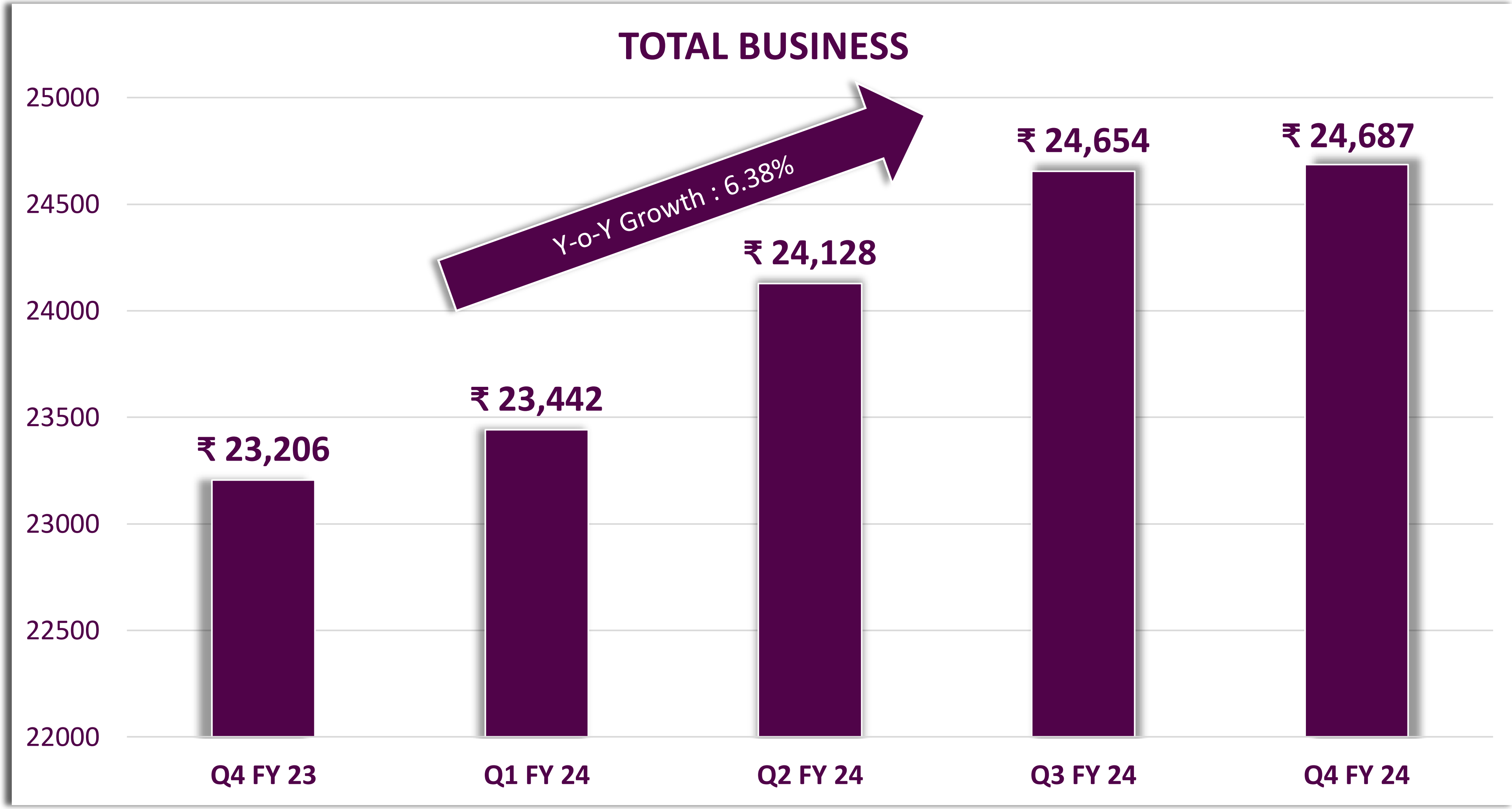
Performance Y-o-Y

- Yield on Investments improved to 5.73% from 5.65%.
- Cost of Deposits increased to 5.30% from 4.48%.
- Cost of Funds increased to 5.38% from 4.59%.
- Provision Coverage Ratio as on March 31, was 88.32%
- Gross NPA percentage reduced to 4.05% from 5.19%.
- Net NPA percentage increased to 1.25% from 1.16%.
- Net Interest Margin (NIM) reduced to 3.22% from 3.60%.
- CRAR Basel III (%) improved to 12.71% from 12.32%
- Opened 8 New Branches in Kerala, Telangana, Andhra, Karnataka, Tamil Nadu and Pondicherry.
- Introduced Government Agency Business for Customs duty and GST Collections.

BUSINESS PERFORMANCE

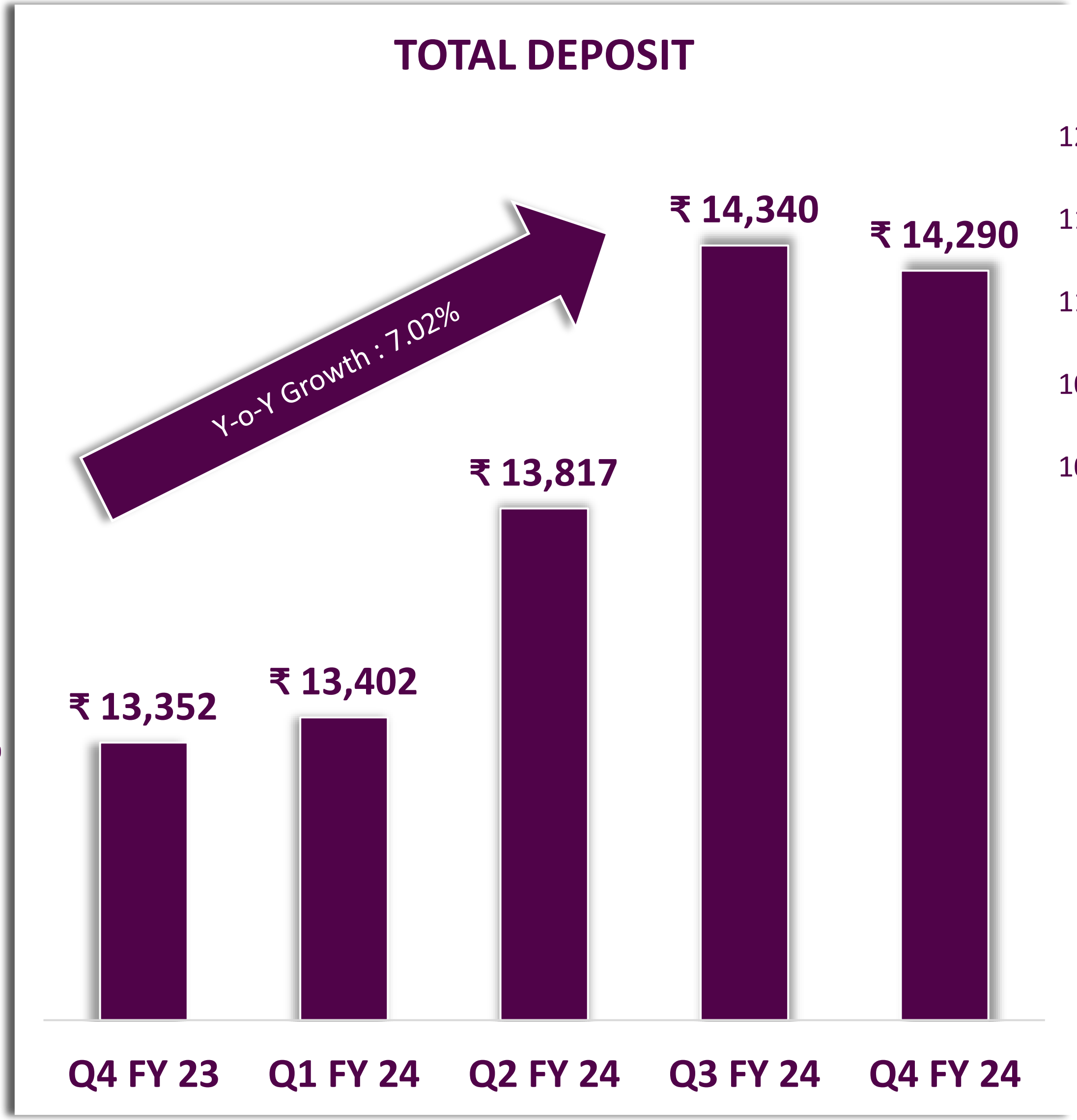
₹ in Crore

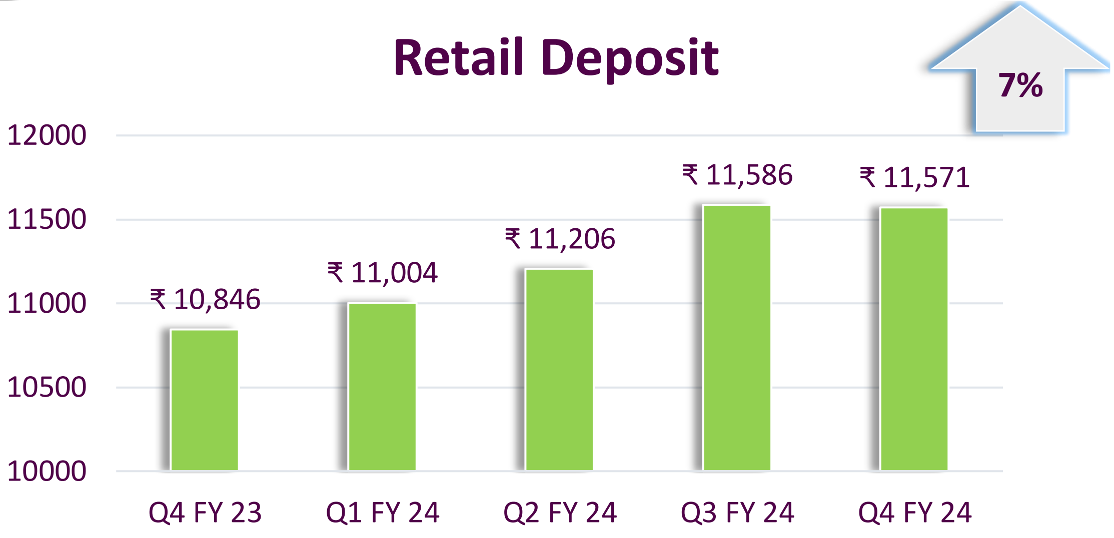
TOTAL BUSINESS

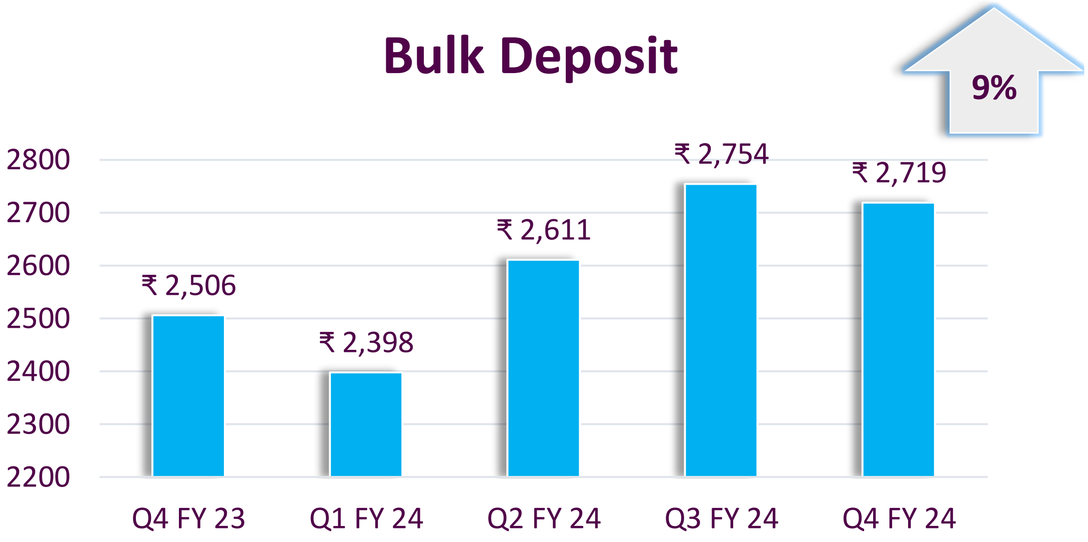


₹ in Crore

TOTAL DEPOSIT

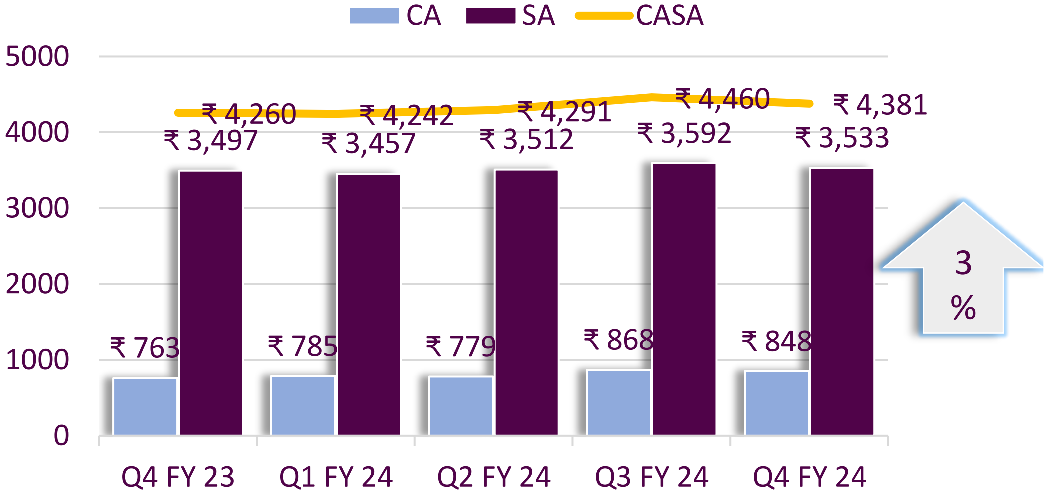




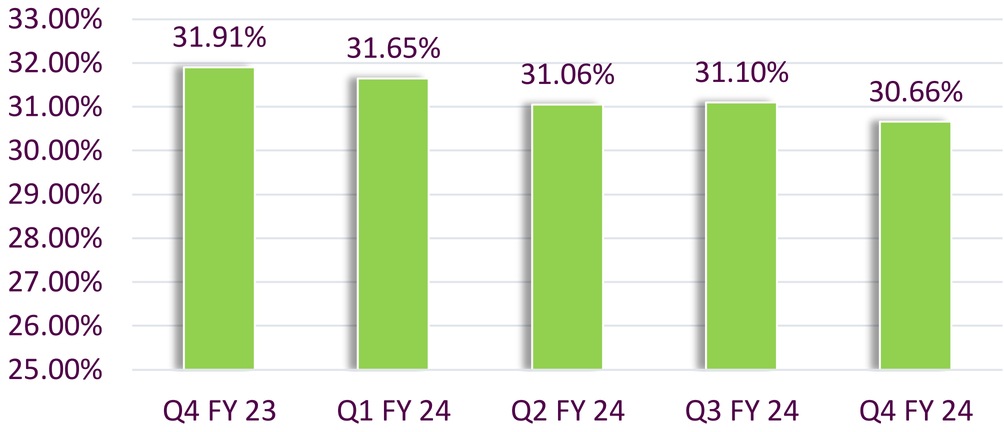


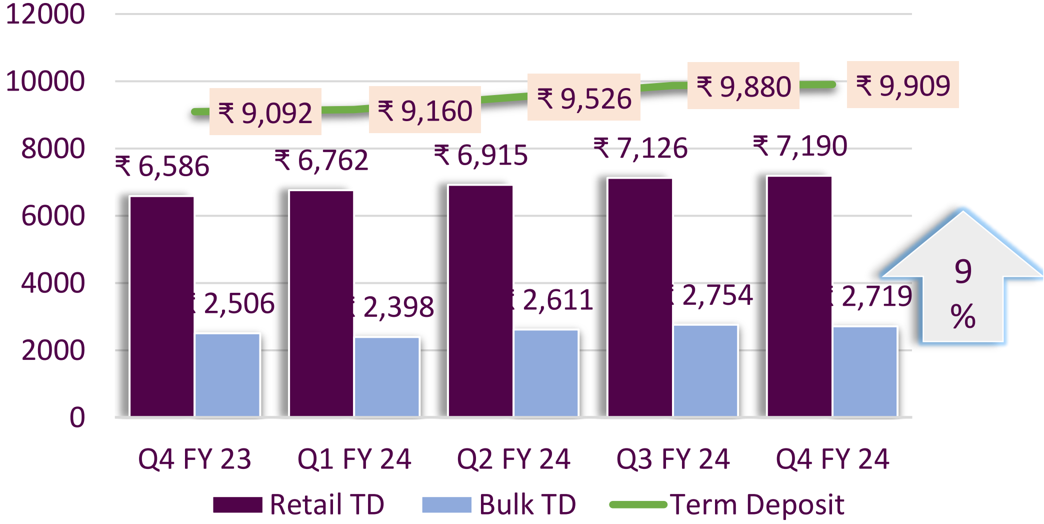
₹ in Crore

DEPOSIT MIX

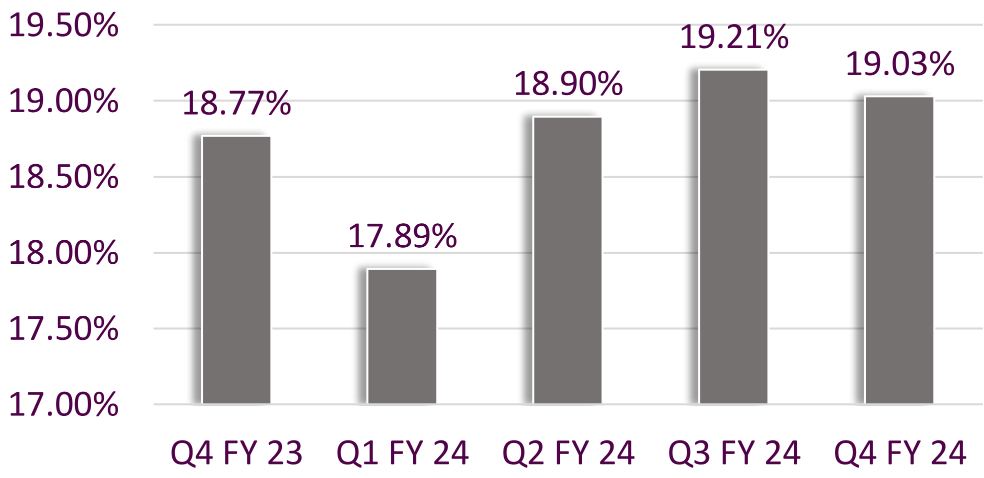


CASA to Total Deposit %



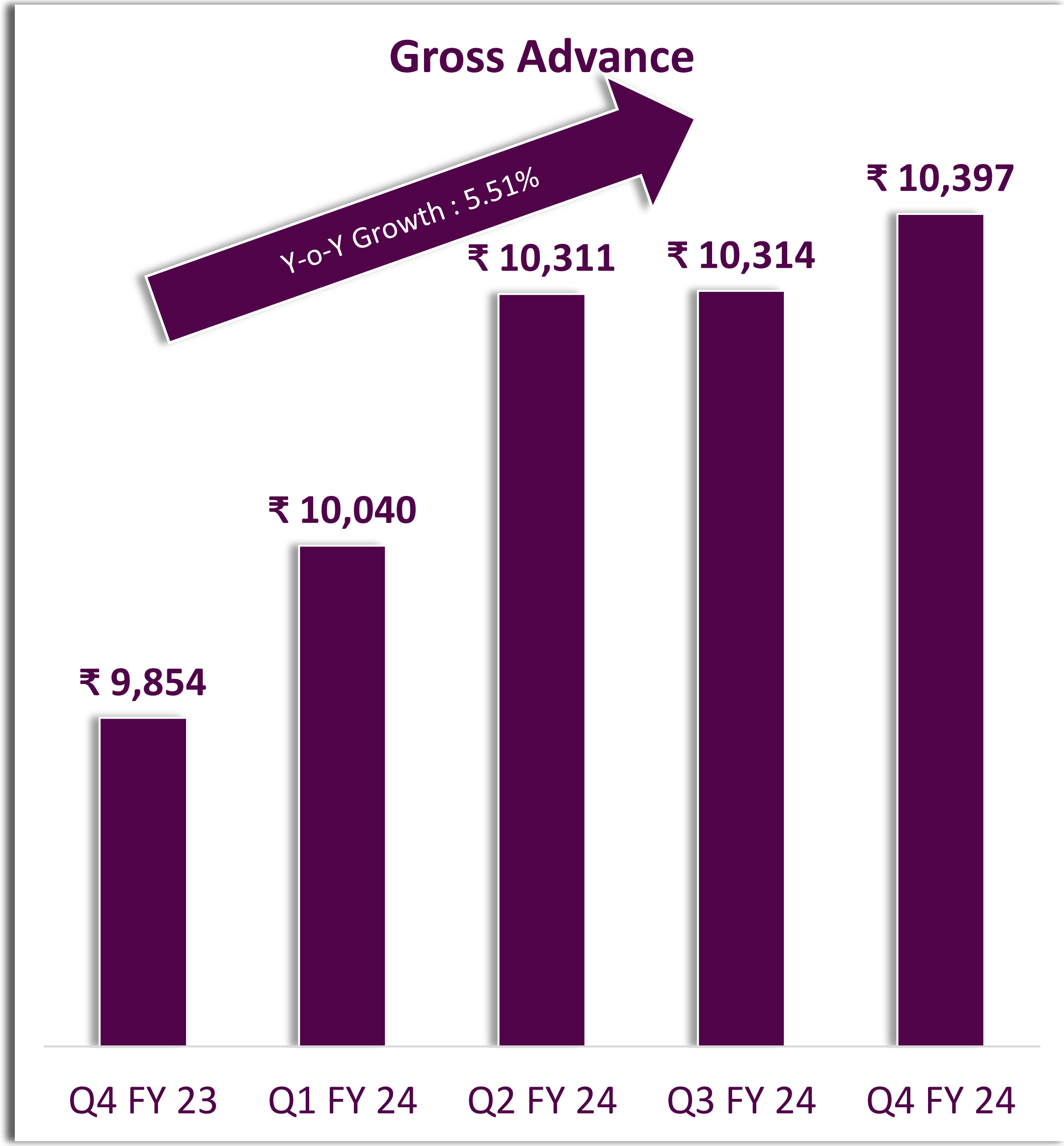


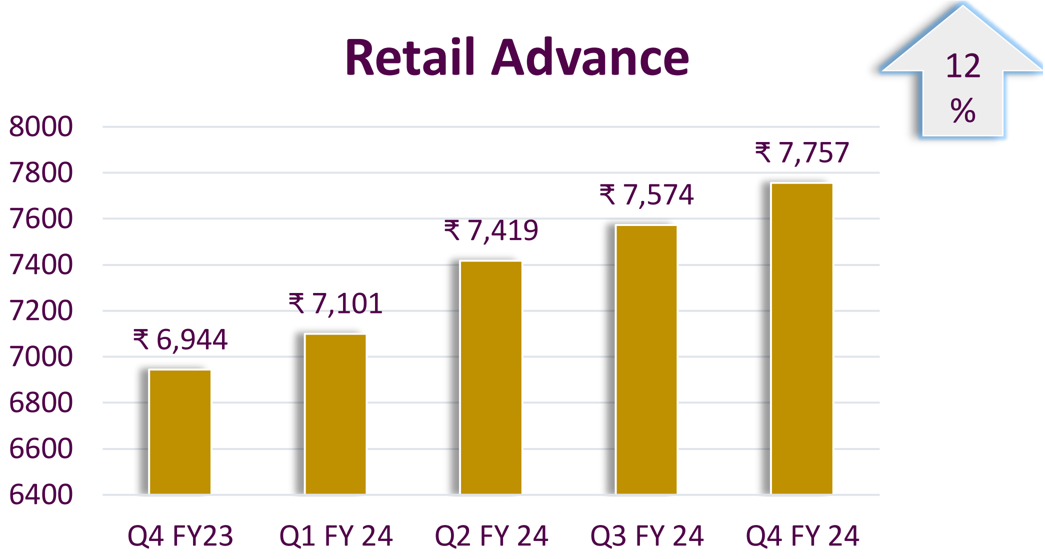
Bulk TD to Total Deposit

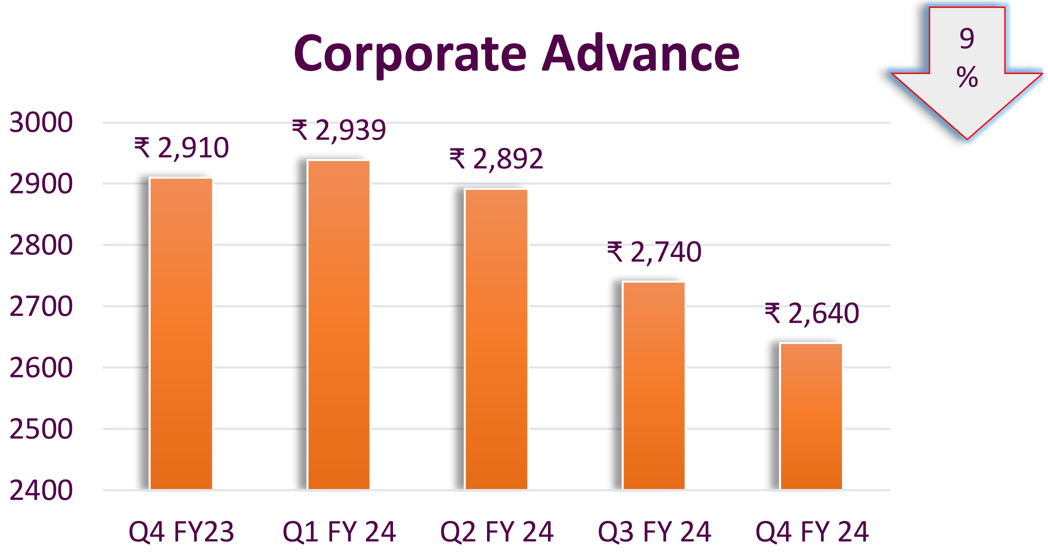


₹ in Crore

GROSS ADVANCE

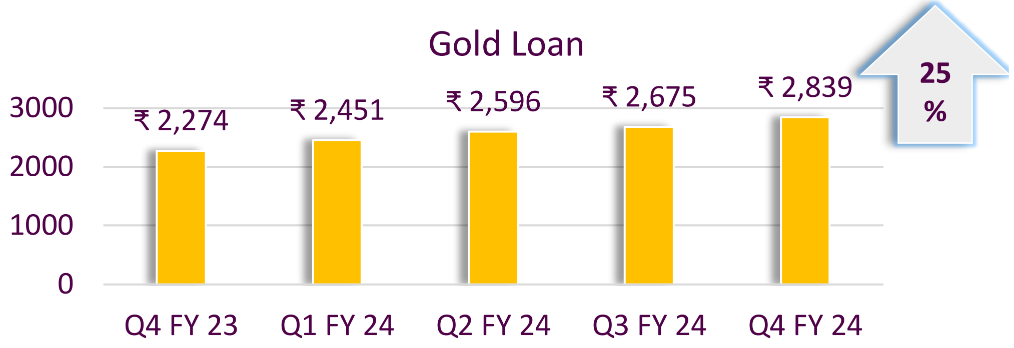


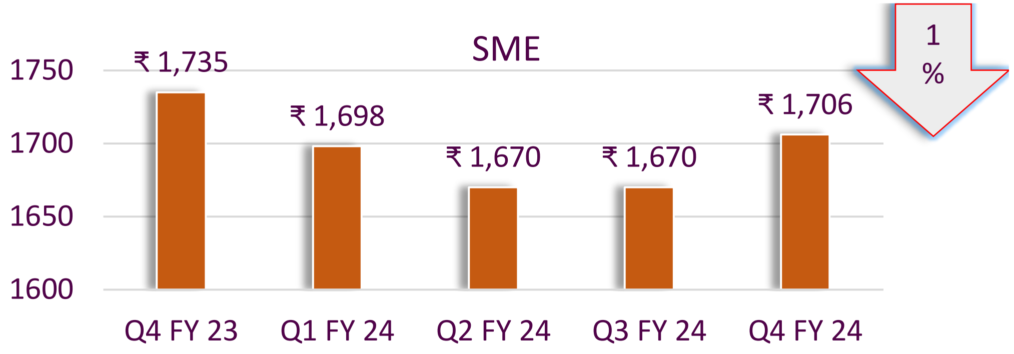


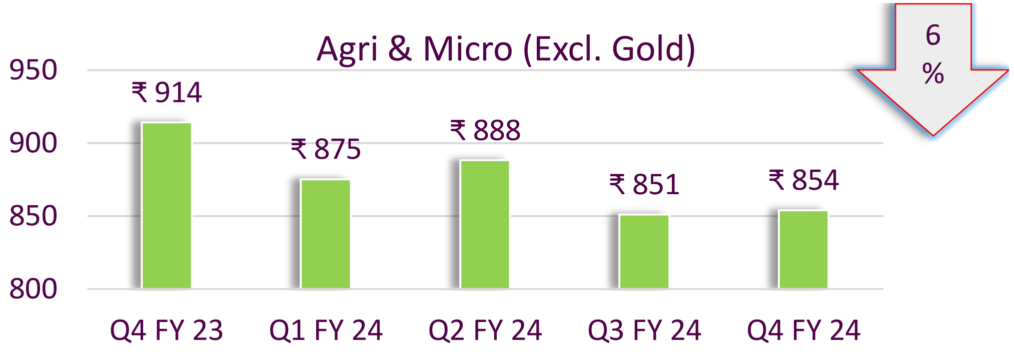


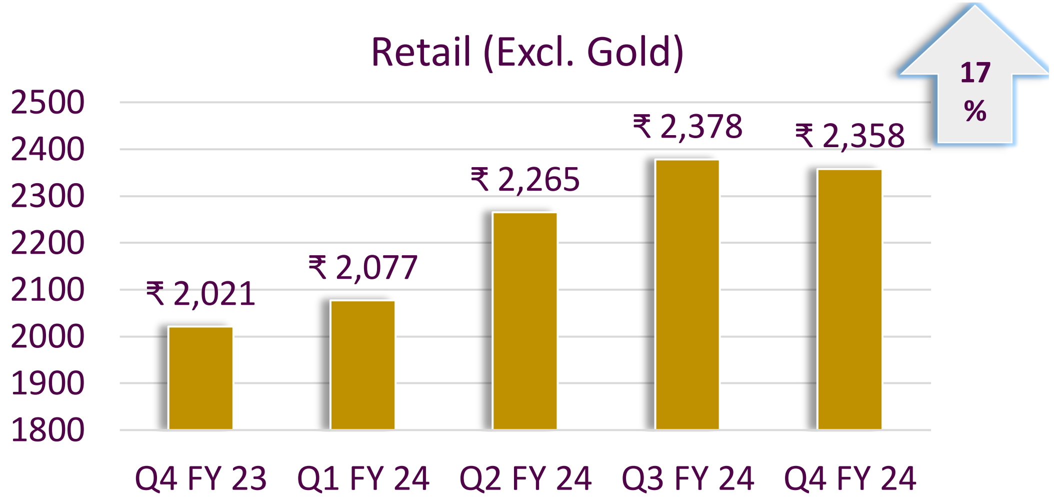
₹ in Crore

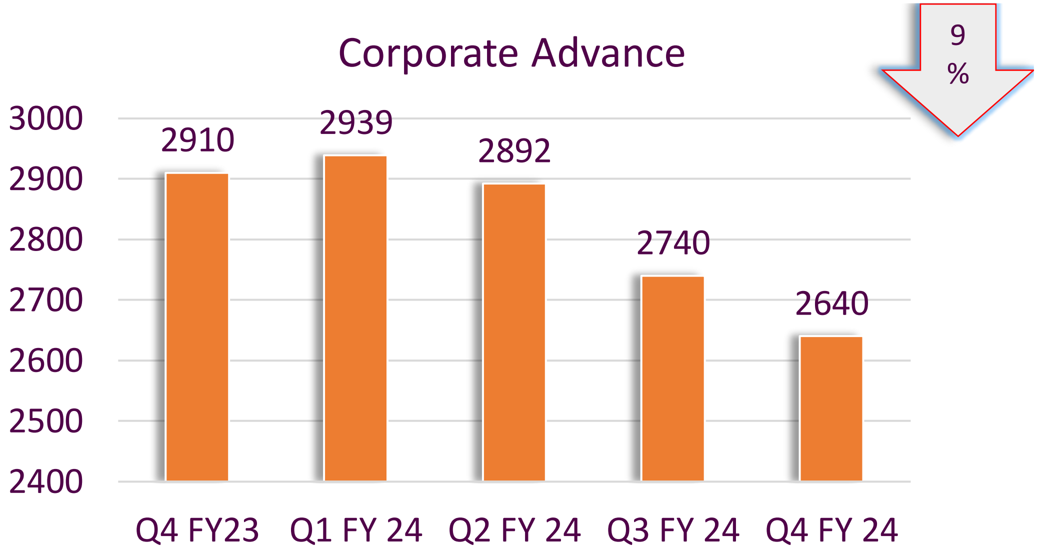
Advance Mix





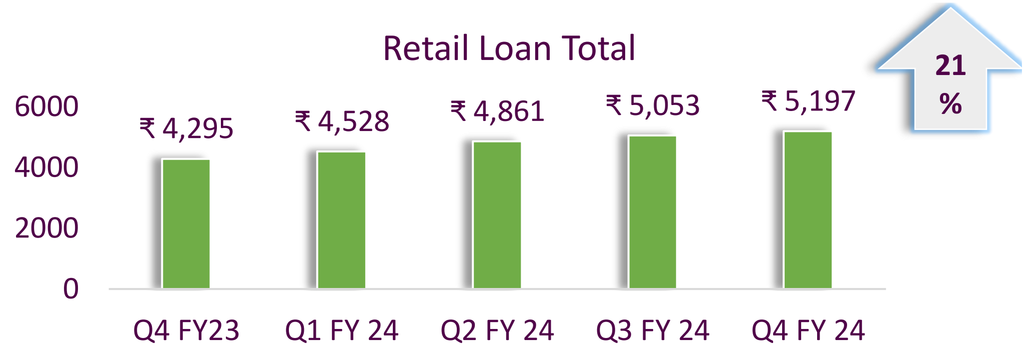


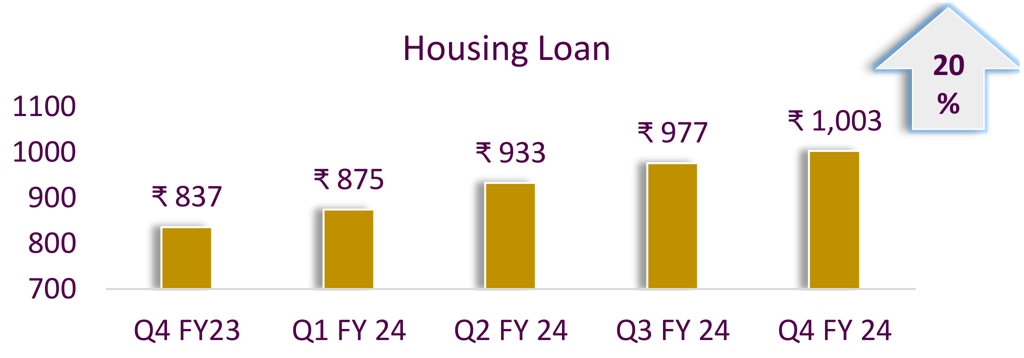


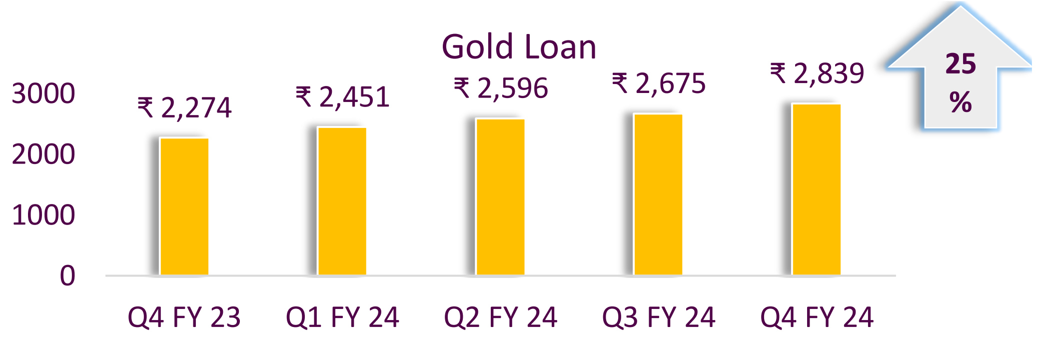


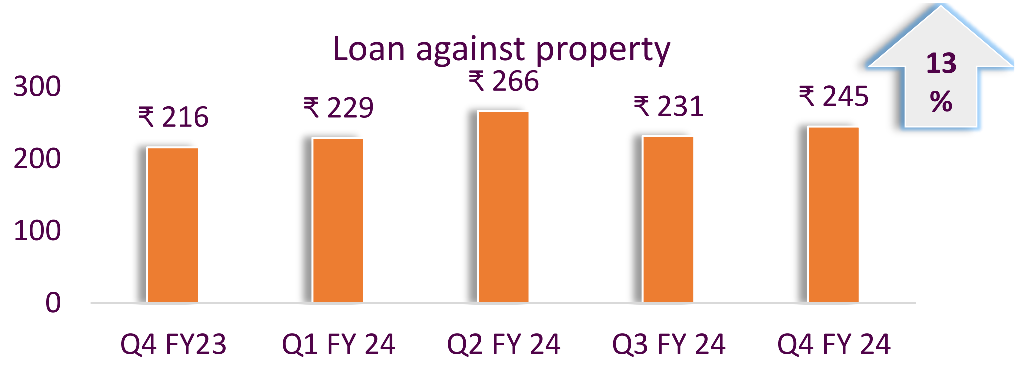
₹ in Crore

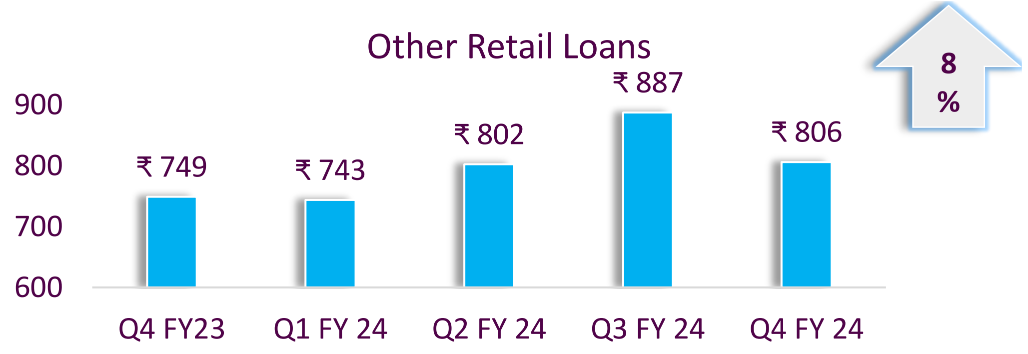
Retail Segment

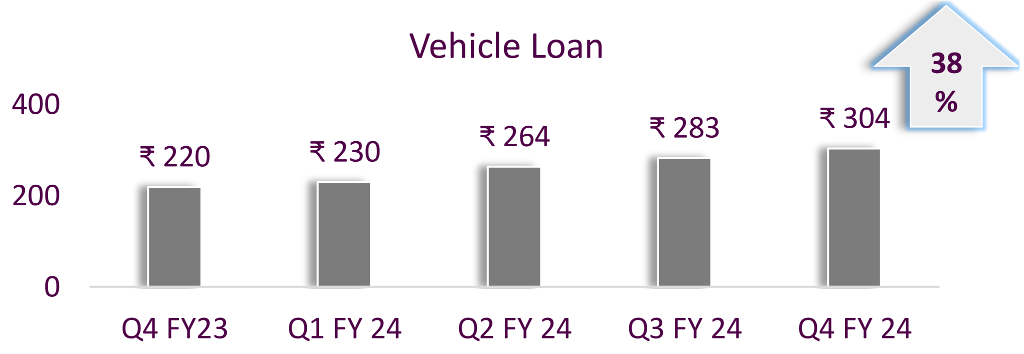








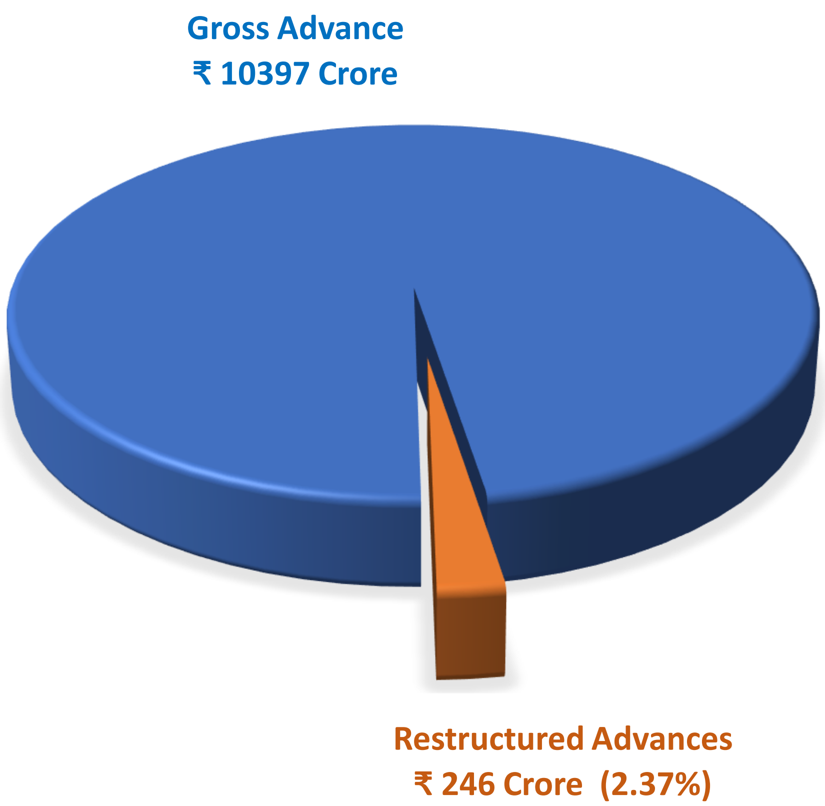




₹ in Crore

Total Restructured Advances Rs.246.33 Crore on 31st March 2024

Restructured Advances

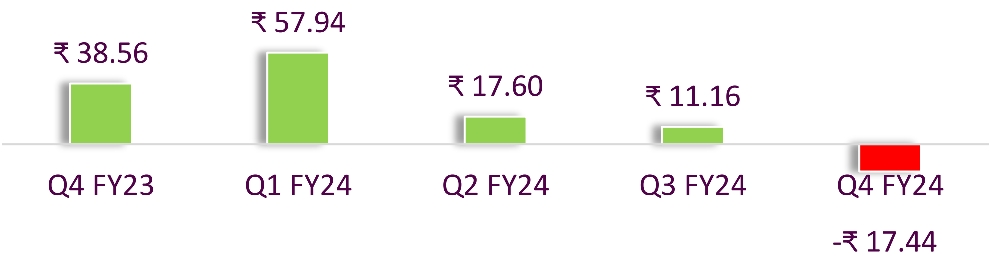


Restructured Advance		
Particulars	Total Restructured Advance	Restructured Advance Standard
Gross Advance	**10397**	**10397**
Education Loan Scheme	2.76	1.11
MSME standard Restructuring	29.6	6.76
Other restructuring	10.99	0.48
Prudential Framework	21.62	0
Project Under Implementation	13.07	3.7
RFCS -1	32.98	0.63
RFCS -2 and RFCS -MSME	135.31	69.99
Total Restructured Advances	**246.33**	**82.67**

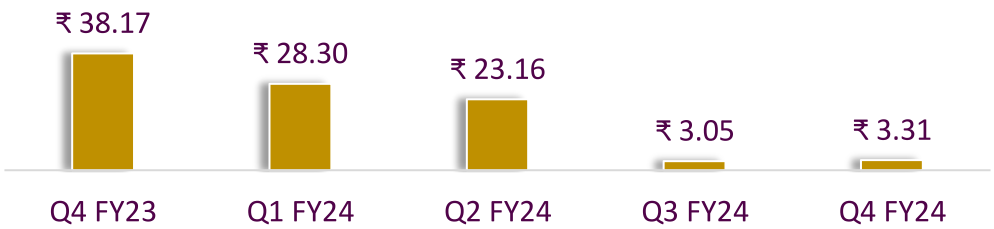
₹ in Crore

Indicators Q4 to Q4

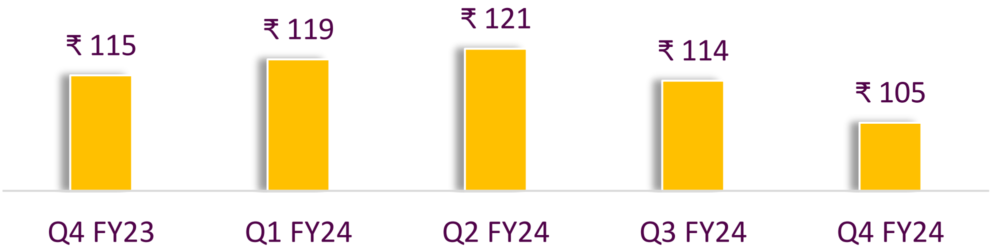
Operating Profit



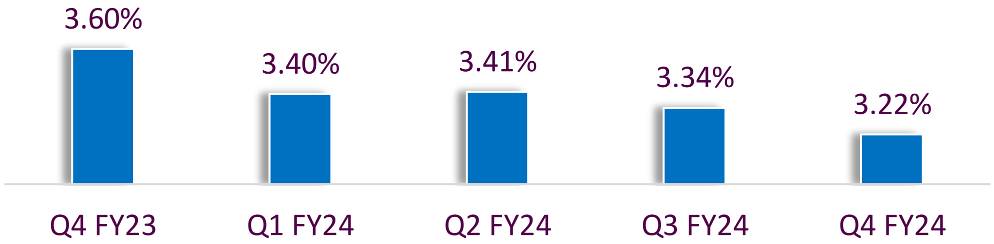
Net Profit



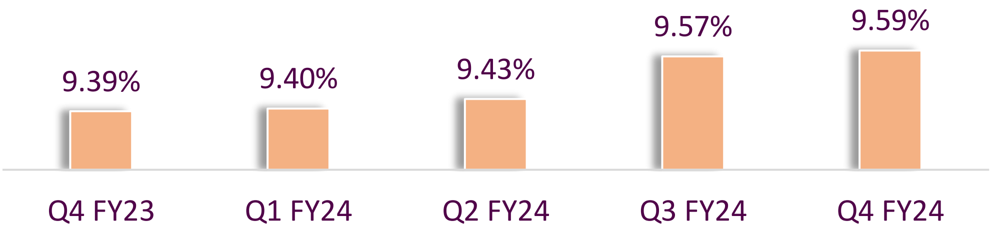
NII



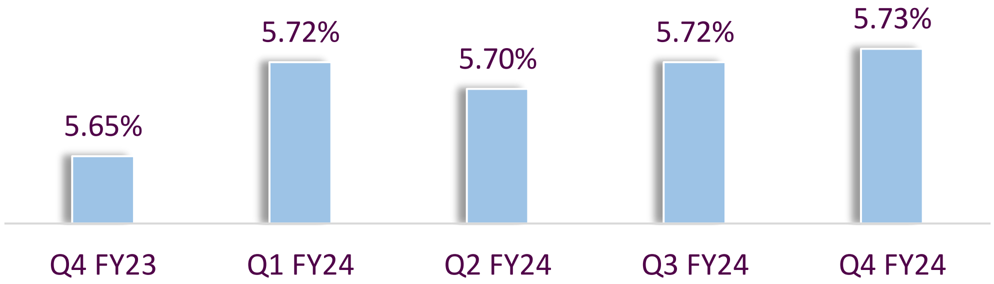
NIM



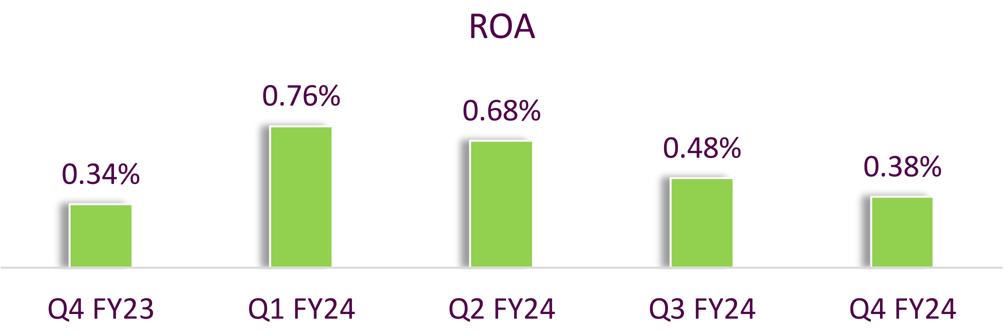
Yield on Advance

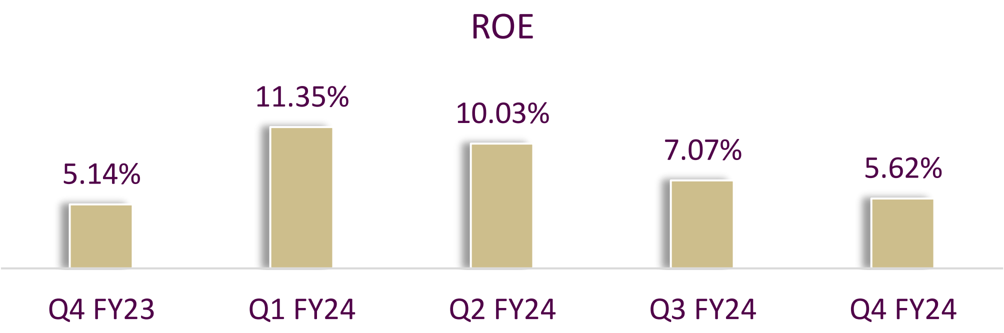


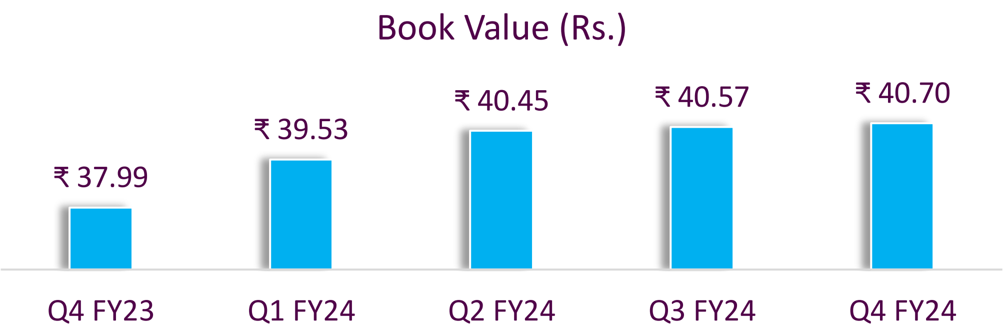
Yield on Investment

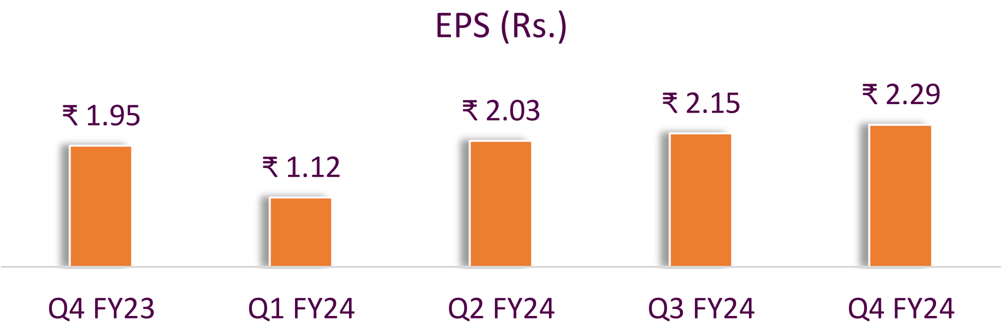


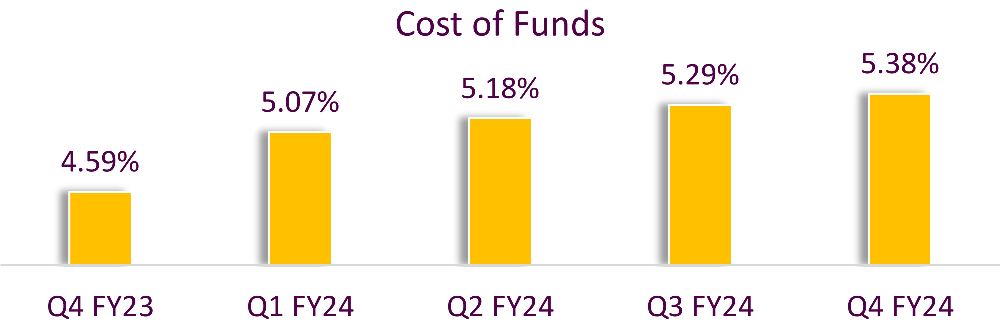
Ratios
Q4 to Q4

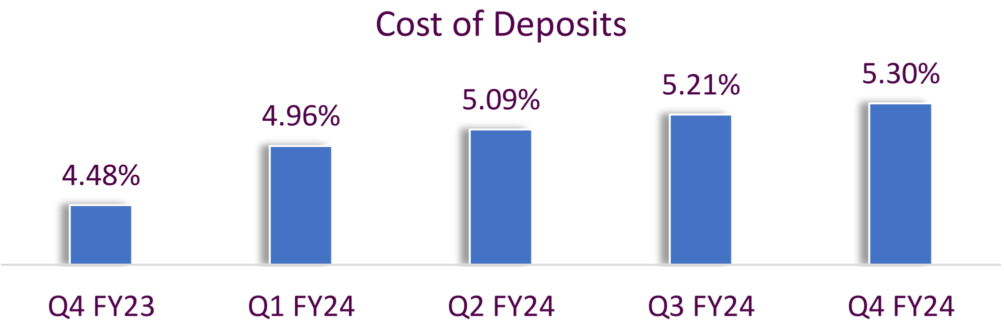






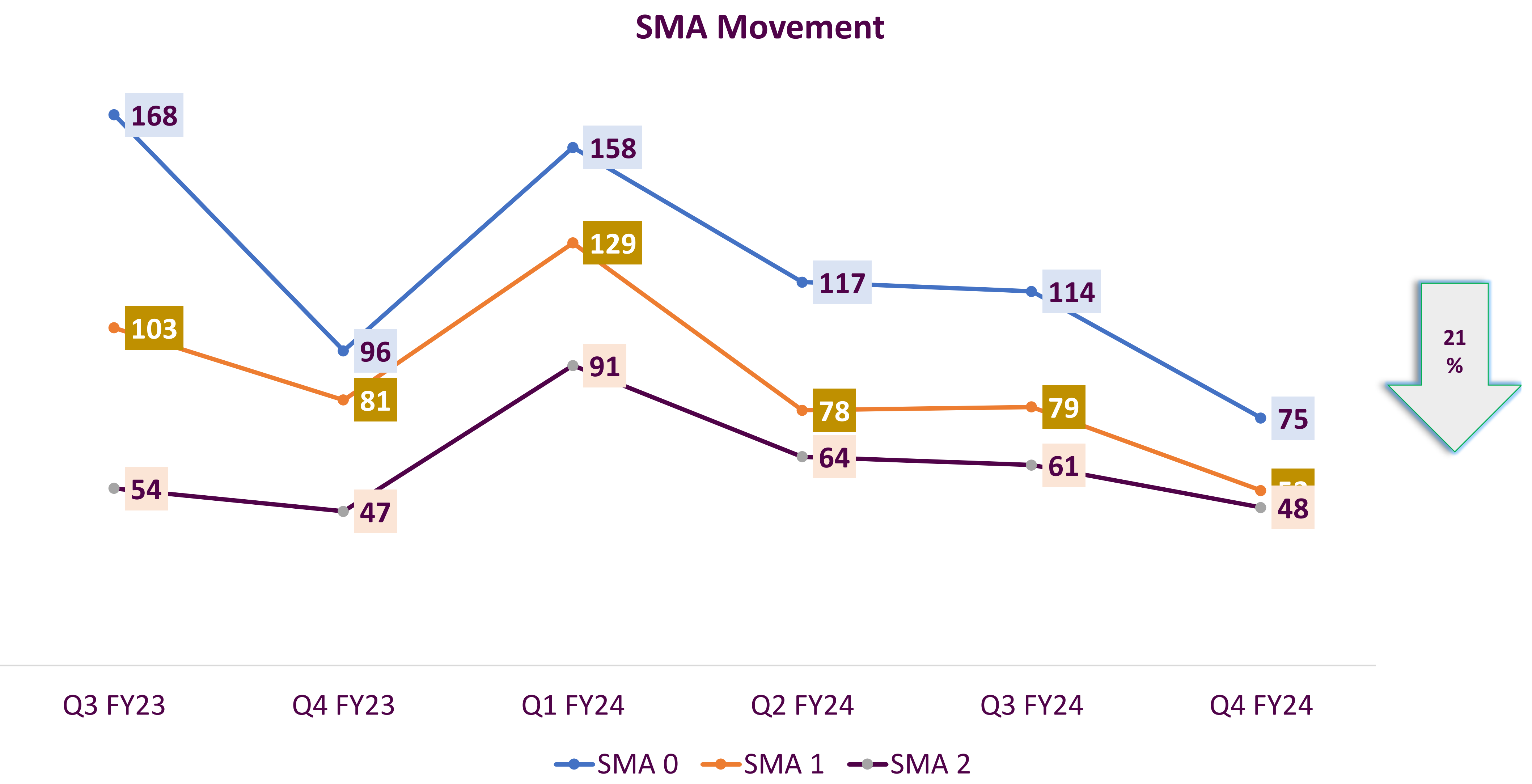






₹ in Crore

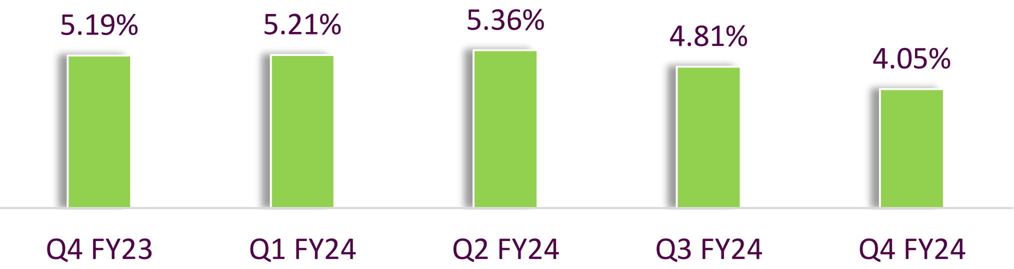
Asset Quality



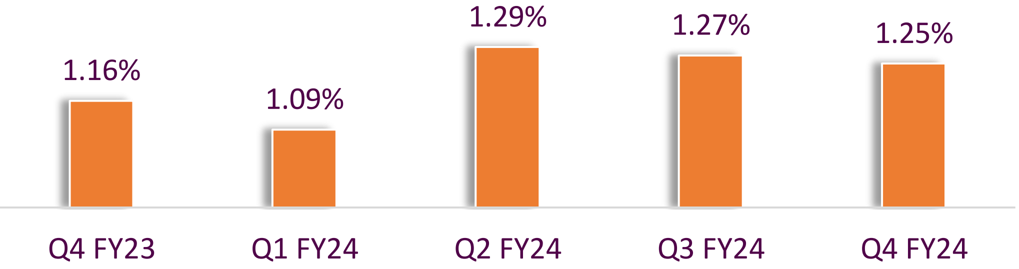
₹ in Crore

Asset Quality Q4 to Q4

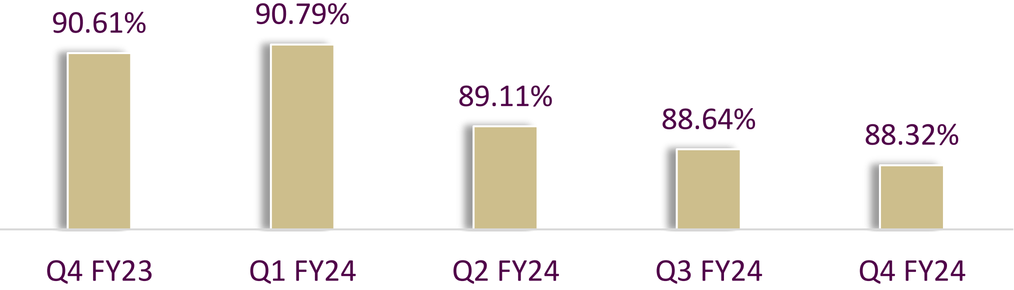
Gross NPA%



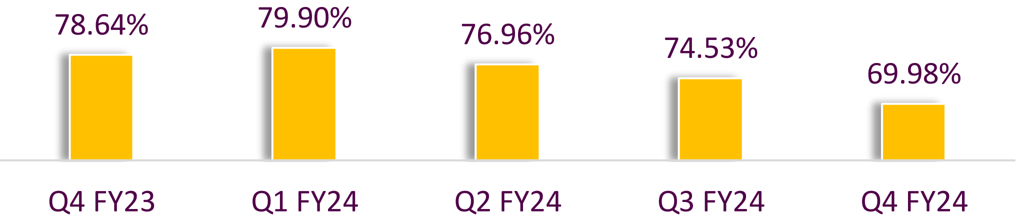
Net NPA%



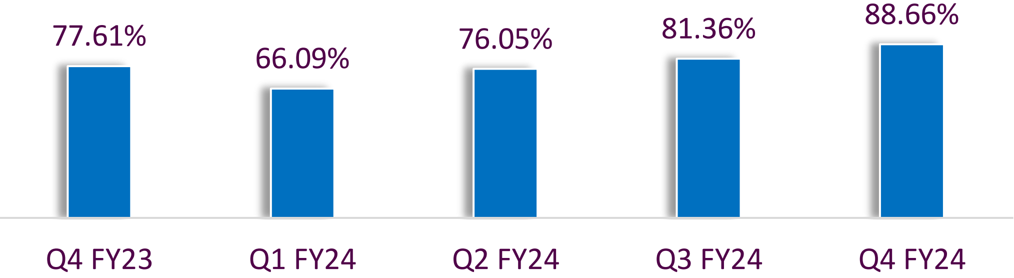
Provision Coverage Ratio



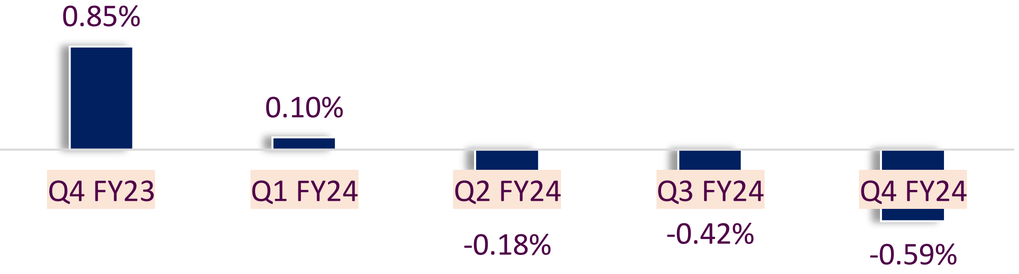
Provision Coverage Ratio (without Technical W/Off)



Cost to Income Ratio



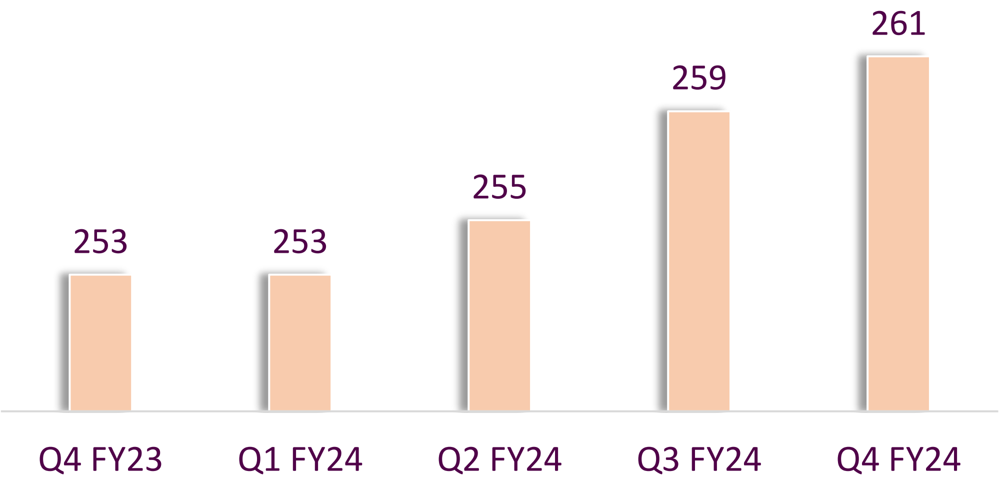
Credit Cost Ratio (Annualised)



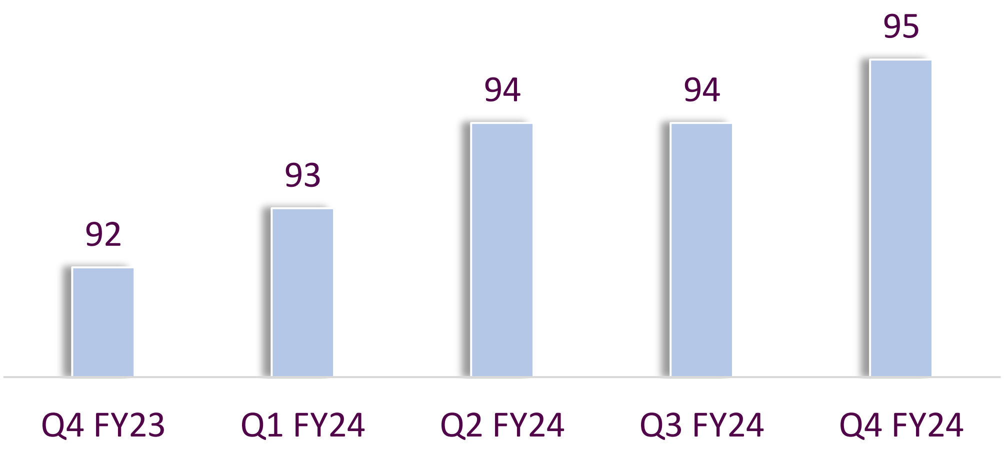
₹ in Crore

Performance Q4 to Q4

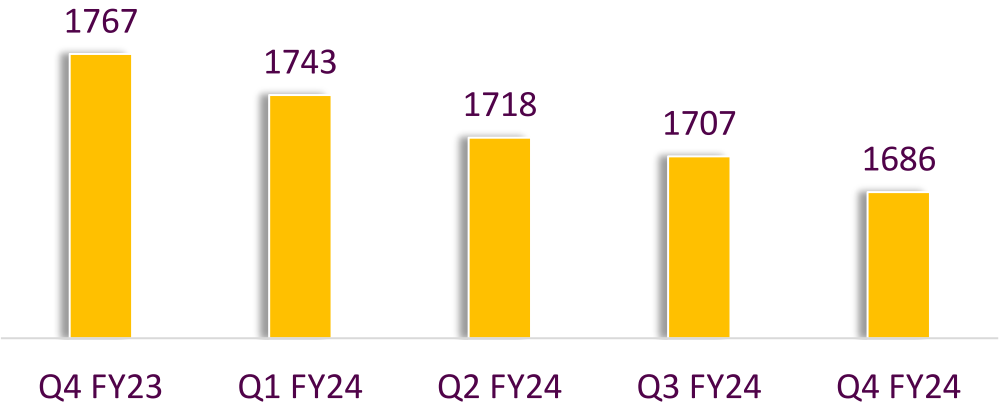
Number of Branches



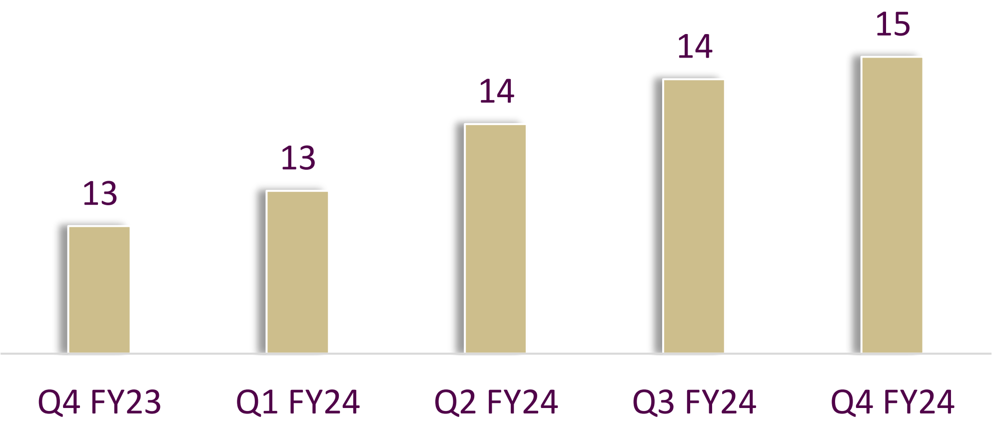
Per Branch Business



Number of Staff

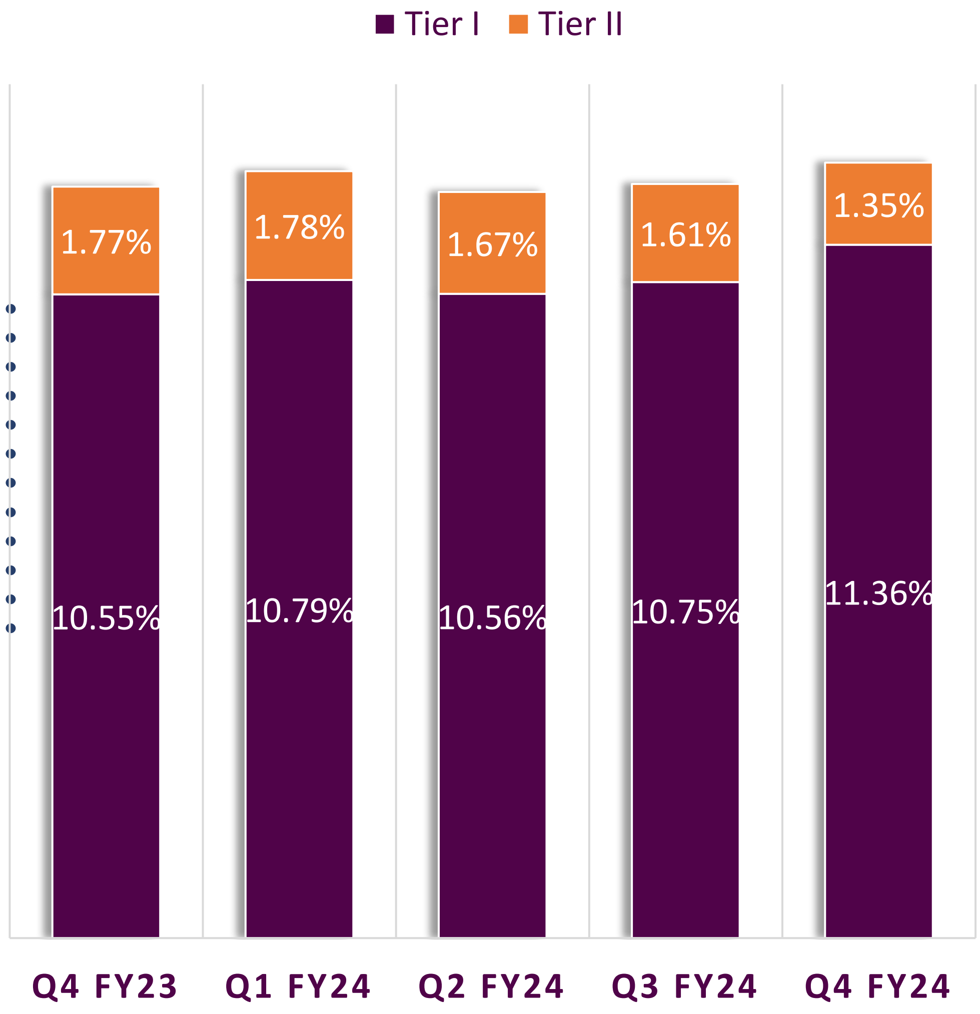


Business Per Employee



CRAR AND LIQUIDITY

CRAR



Particulars	Q4 FY23	Q1 FY24	Q2 FY24	Q3 FY24	Q4 FY24
Capital Adequacy Ratio (%)	12.32%	12.57%	12.23%	12.37%	12.71%
CRAR (%)	12.32%	12.57%	12.23%	12.37%	12.71%
TIER I (%)	10.56%	10.79%	10.56%	10.75%	11.36%
Risk Weighted Assets (in Cr)	7174	7094	7222	7425	7462
Credit Risk(in Cr)	5758	5757	5890	6022	6029
Market Risk(in Cr)	471	392	387	459	379
Operational Risk(in Cr)	945	945	945	945	1055
Credit RWA to Gross Advance	58%	57%	57%	58%	58%
Liquidity Coverage Ratio(%)	277%	201%	183%	191%	164%

₹ in Crore

Business Result

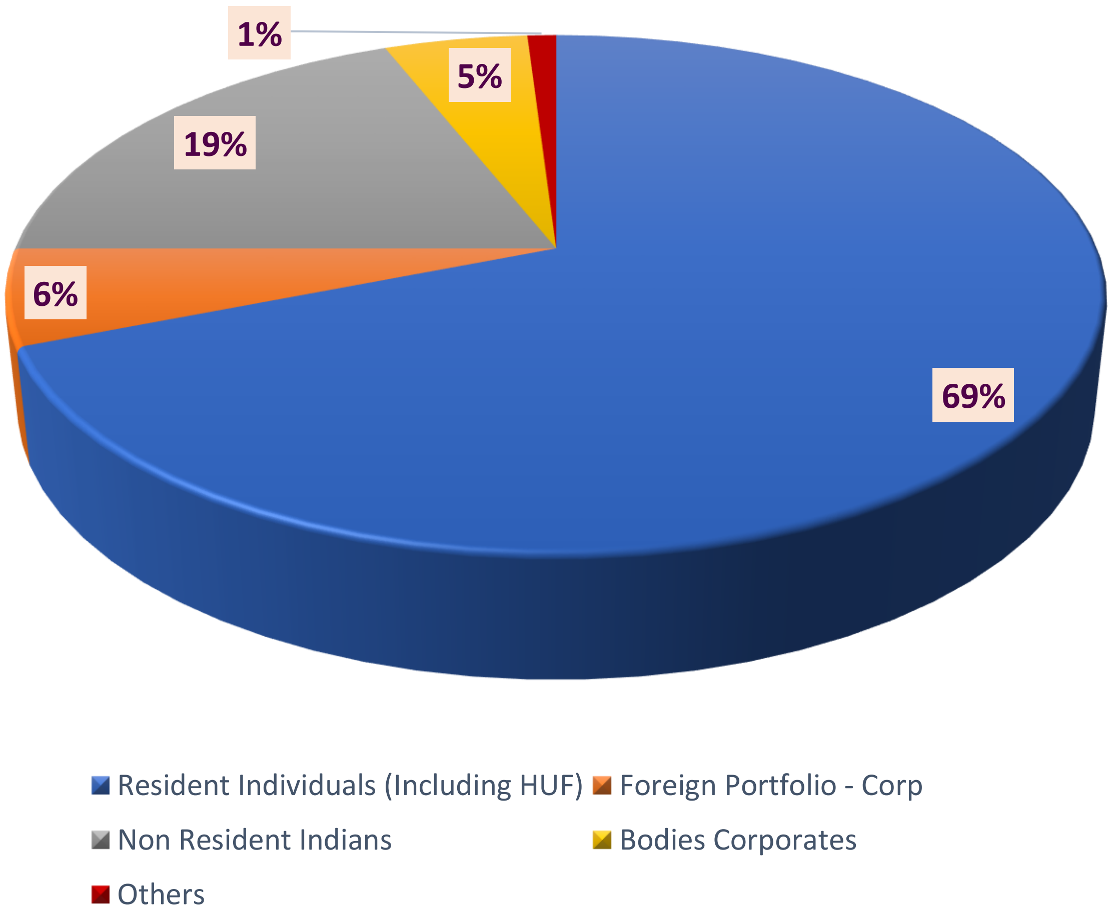
Particulars	For the Quarter Ended			Year Ended		Growth (YOY)	YOY Growth %
	31.03.2023 (Audited)	31.12.2023 (Reviewed	31.03.2024 (Audited)	31.03.2023 (Audited)	31.03.2024 (Audited)		
	Q4 FY 23	Q3 FY 24	Q4 FY 24				
Interest Income	274.10	307.72	306.23	1,071.24	1,206.99	135.75	12.67%
Interest Expenses	158.95	193.72	201.37	595.48	748.54	153.06	25.70%
Net Interest Income	**115.15**	**114.00**	**104.86**	**475.76**	**458.45**	**(17.30)**	**(3.64%)**
Non Interest Income	37.39	35.70	41.07	74.51	152.56	78.05	104.75%
Operating Expenses	113.98	138.54	163.37	427.07	541.75	114.68	26.85%
Operating Profit	**38.56**	**11.16**	**(17.44)**	**123.20**	**69.26**	**(53.94)**	**(43.78%)**
Provisions and Contingencies	0.39	8.11	(20.75)	73.84	11.44	(62.40)	(84.51%)
Net Profit	**38.17**	**3.05**	**3.31**	**49.36**	**57.82**	**8.46**	**17.14%**

₹ in Crore

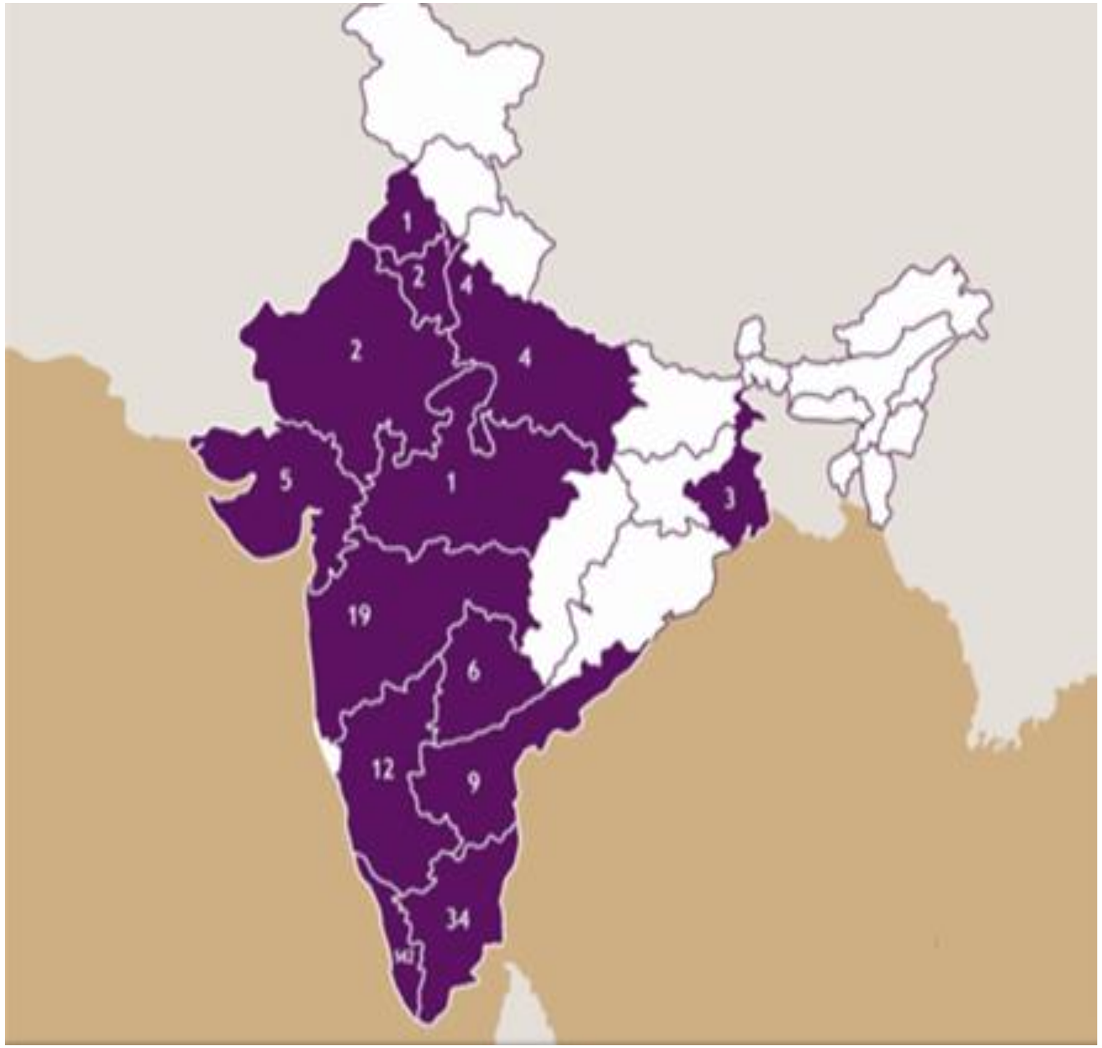
Particulars	31.03.2023 (Audited)	30.06.2023 (Reviewed)	30.09.2023 (Reviewed)	31.12.2023 (Reviewed)	31.03.2024 (Audited)
CAPITAL AND LIABILITIES					
Capital	253	253	253	253	253
Reserves and Surplus	708	747	770	773	777
Deposits	13352	13402	13817	14340	14290
Borrowings	492	225	165	150	299
Other Liabilities and Provisions	327	285	288	326	343
TOTAL	**15132**	**14912**	**15293**	**15842**	**15962**
ASSETS					
Cash and Balances with RBI	836	863	858	940	760
Balances with Banks and Money at call and short notice	10	11	56	264	215
Investments	3889	3488	3544	3747	3942
Advances	9452	9621	9885	9945	10102
Fixed Assets	258	250	271	271	274
Other Assets*	687	679	679	675	669
TOTAL	**15132**	**14912**	**15293**	**15842**	**15962**
* Out of Which RIDF/RHF/MSME Deposits	255	249	246	246	237
Contingent Liabilities	668	681	684	672	666
Bills for collection	300	302	304	305	308

Balance Sheet Overview

Shareholding Pattern(as on 31st March 2024)



Category	No. of Holders	Total Shares	% To Equity
Resident Individuals (Including HUF)	214309	173821175	68.70
Non Resident Indians	1578	48056572	18.99
Foreign Portfolio – Corp	18	15422357	6.10
Bodies Corporates	471	13643260	5.39
Others	15	2068720	0.82
Total	**216391**	**253012084**	**100**



Performance

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

Branch Presence

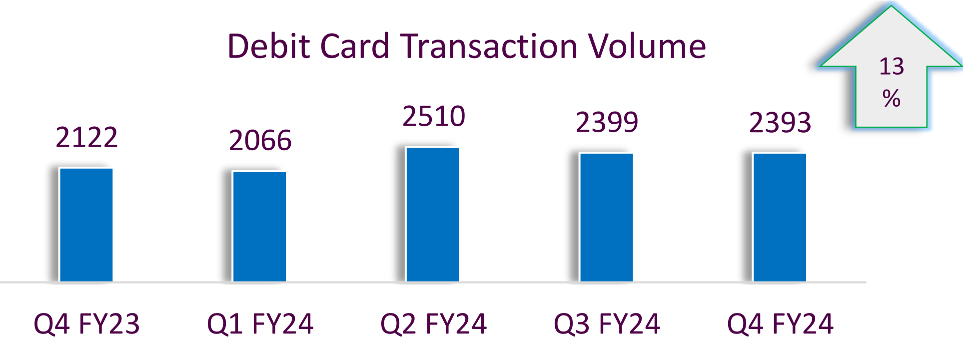
Population	No. of Branches	
	31.03.2023	31.03.2024
Metropolitan	58	58
Urban	66	71
Semi Urban	110	112
Rural	19	20
Grand Total	**253**	**261**

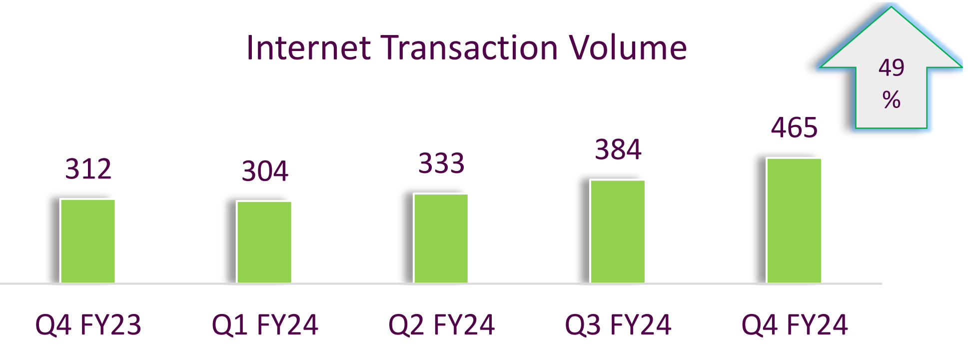
Digital Migration

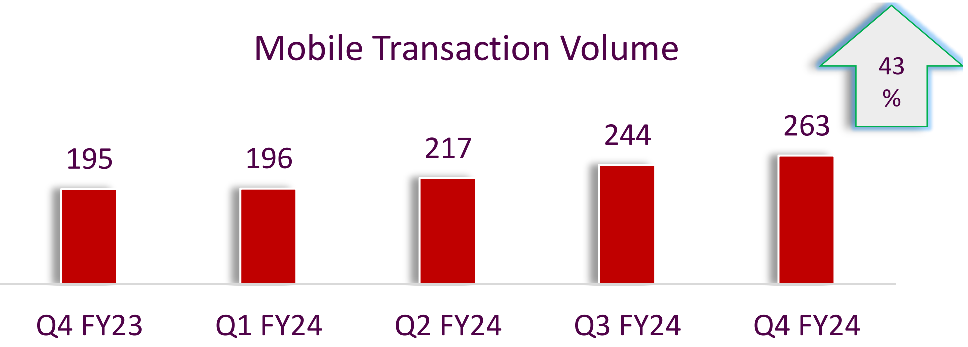
78.68%

Share of Digital Banking Transaction @ 78.68% as on 31st March 2024 Compared to 72.79% as on 31st March 2023

In '000







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!