

TM

DhanlaxmiBank
established 1927



Banking on Relationships forever

INVESTOR PRESENTATION

Q1 - FY 2024-25



DhanlaxmiBank
established 1927



❖ 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%**.

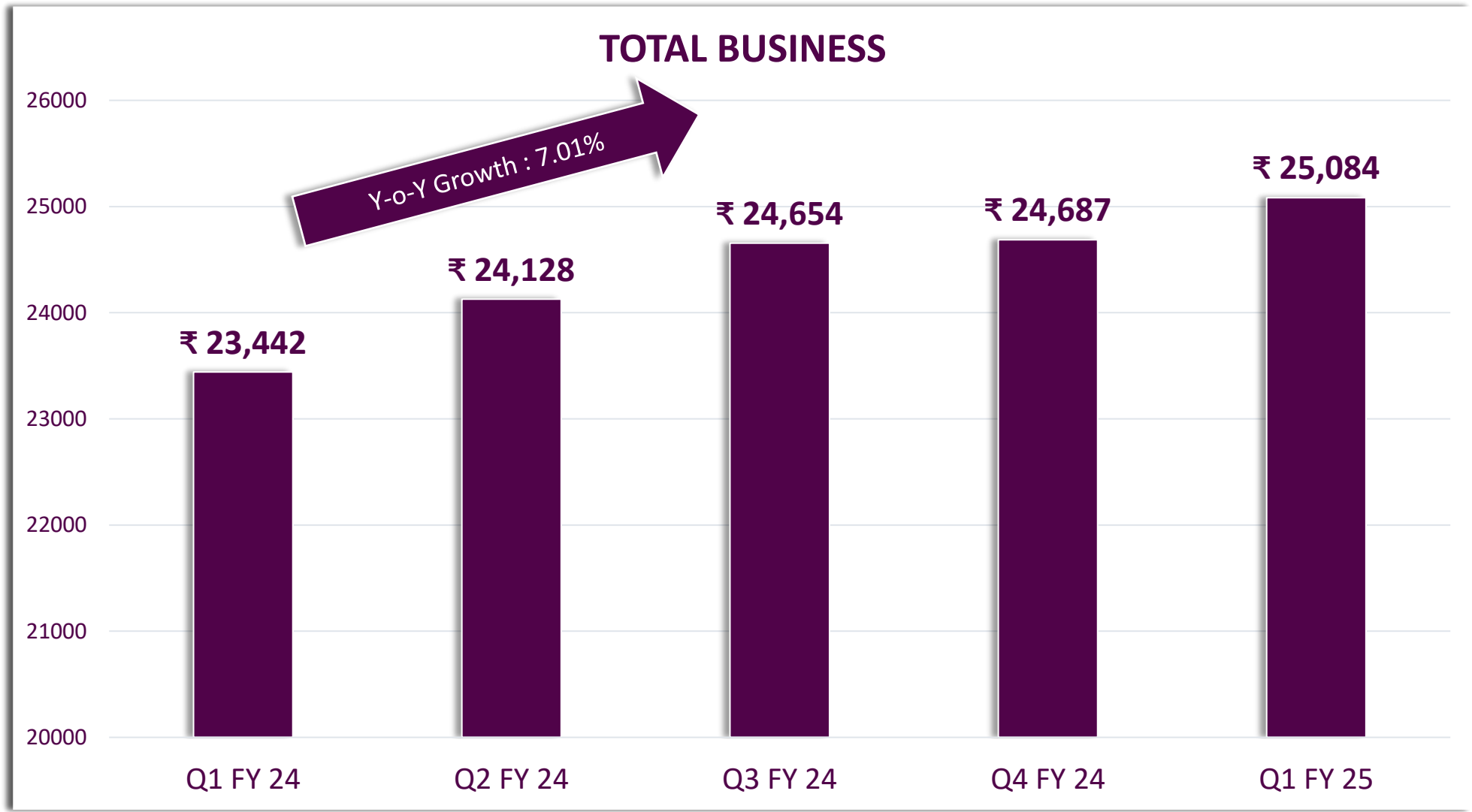
❖ Gross NPA percentage reduced to **4.04%** from **5.21%**.

❖ CRAR Basel III (%) improved to **13.37%** from **12.57%**.

Performance
Y-o-Y

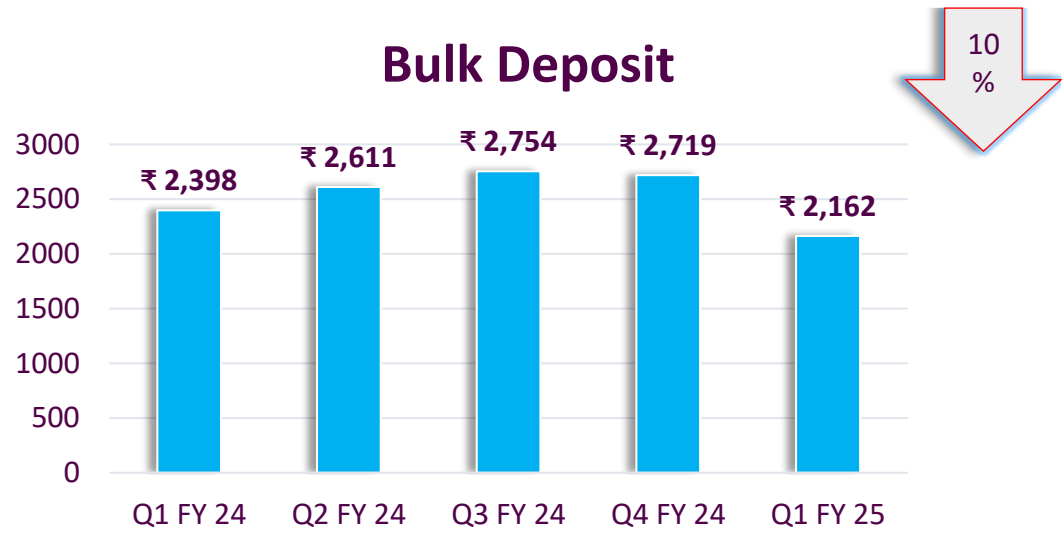
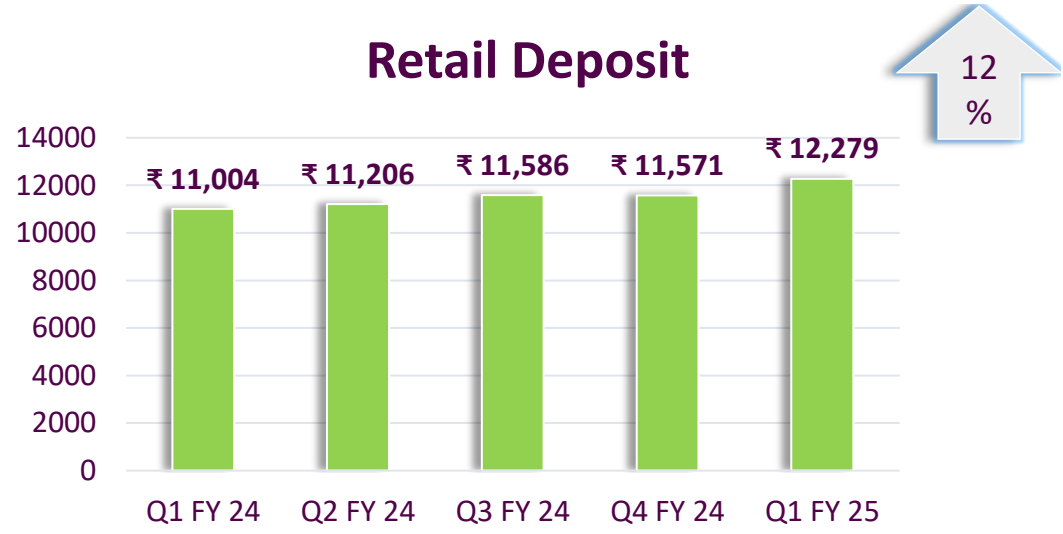
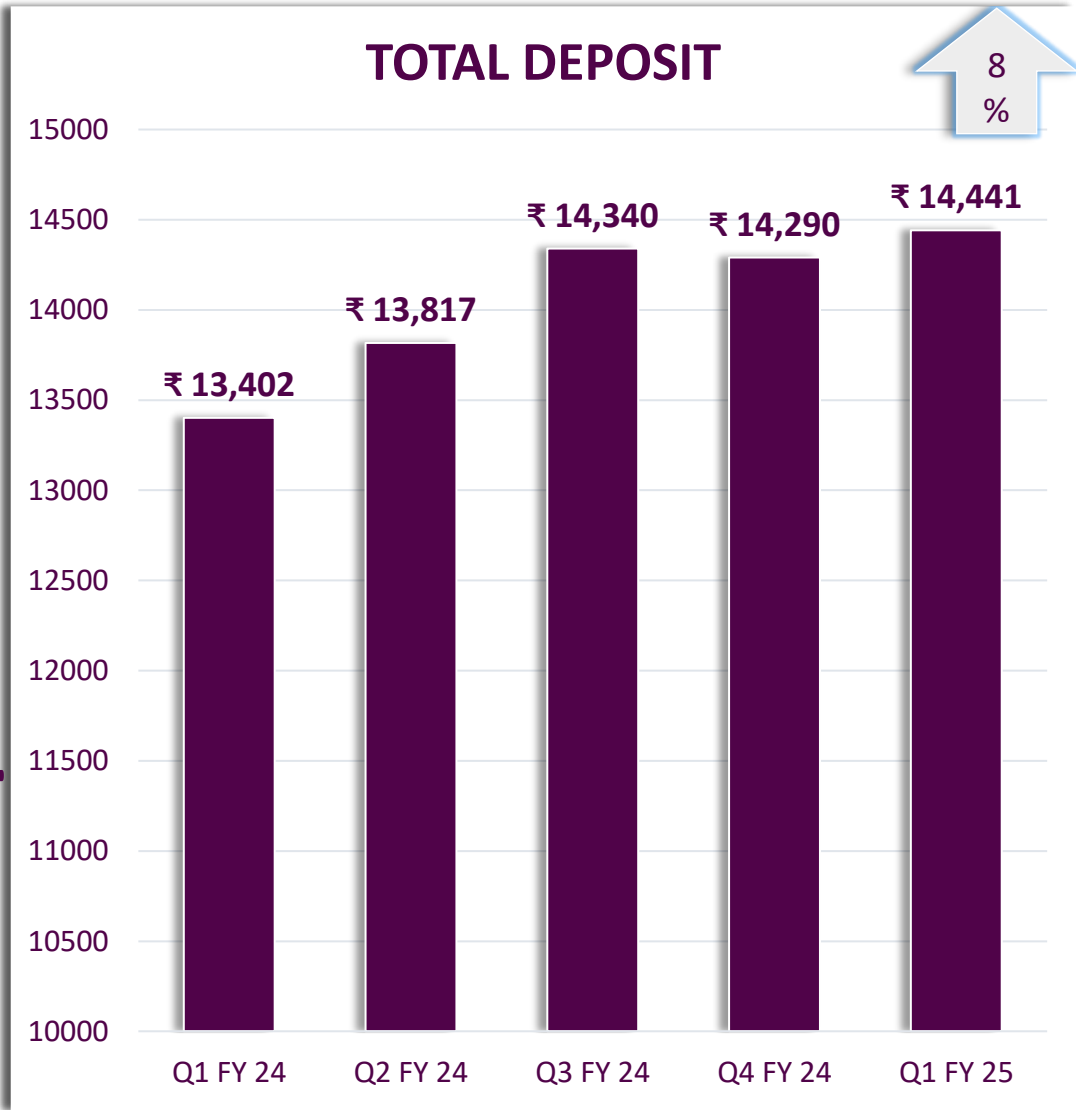
BUSINESS PERFORMANCE

**TOTAL
BUSINESS**
Performance
Y-o-Y



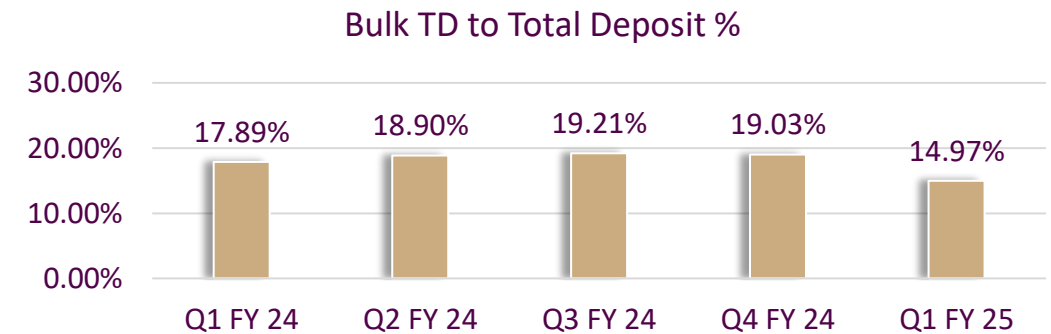
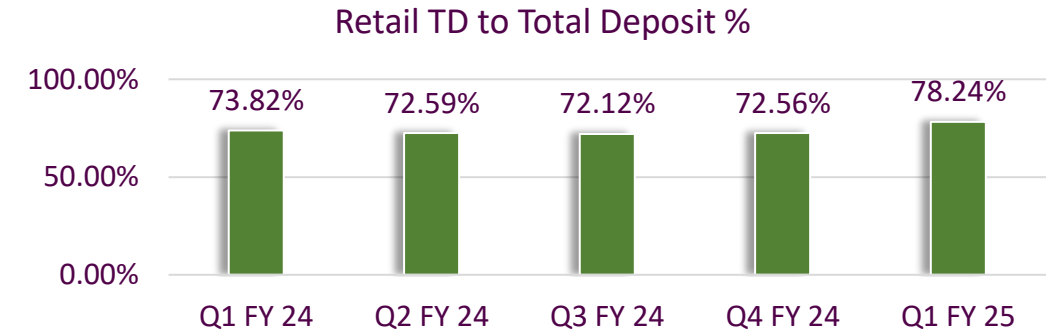
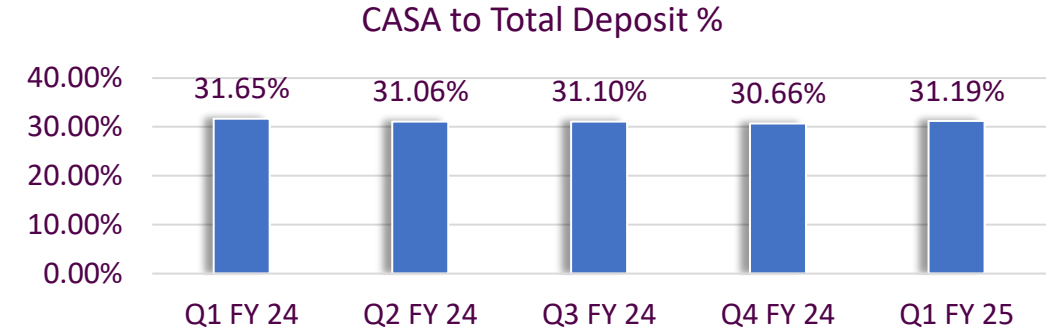
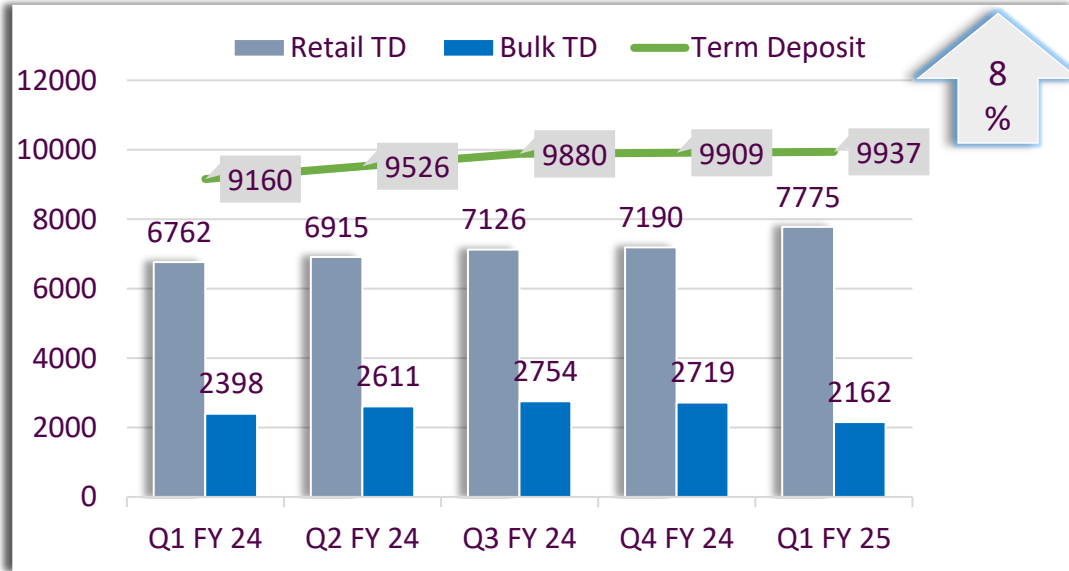
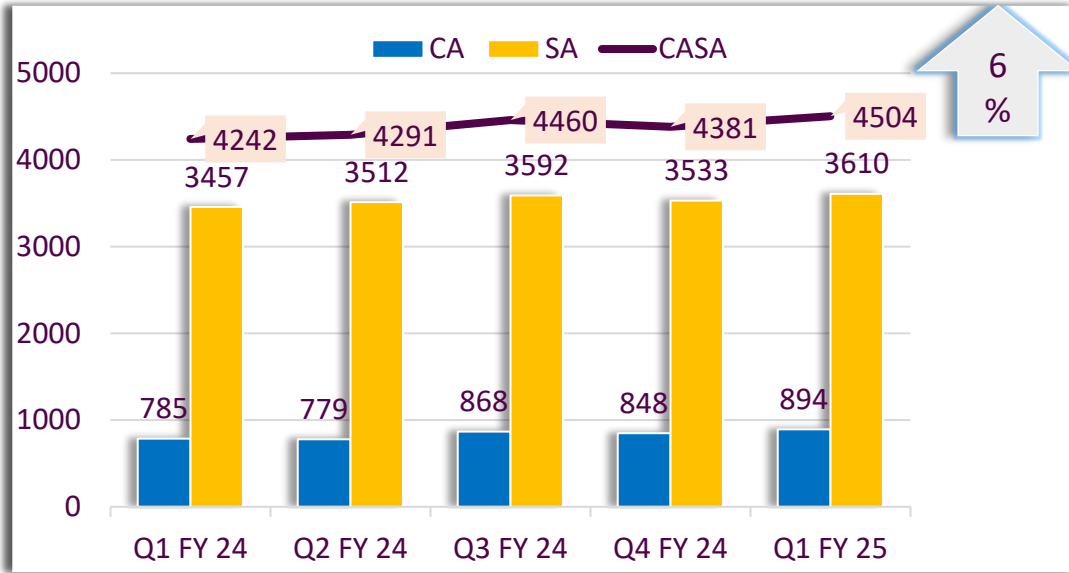
₹ in Crore

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

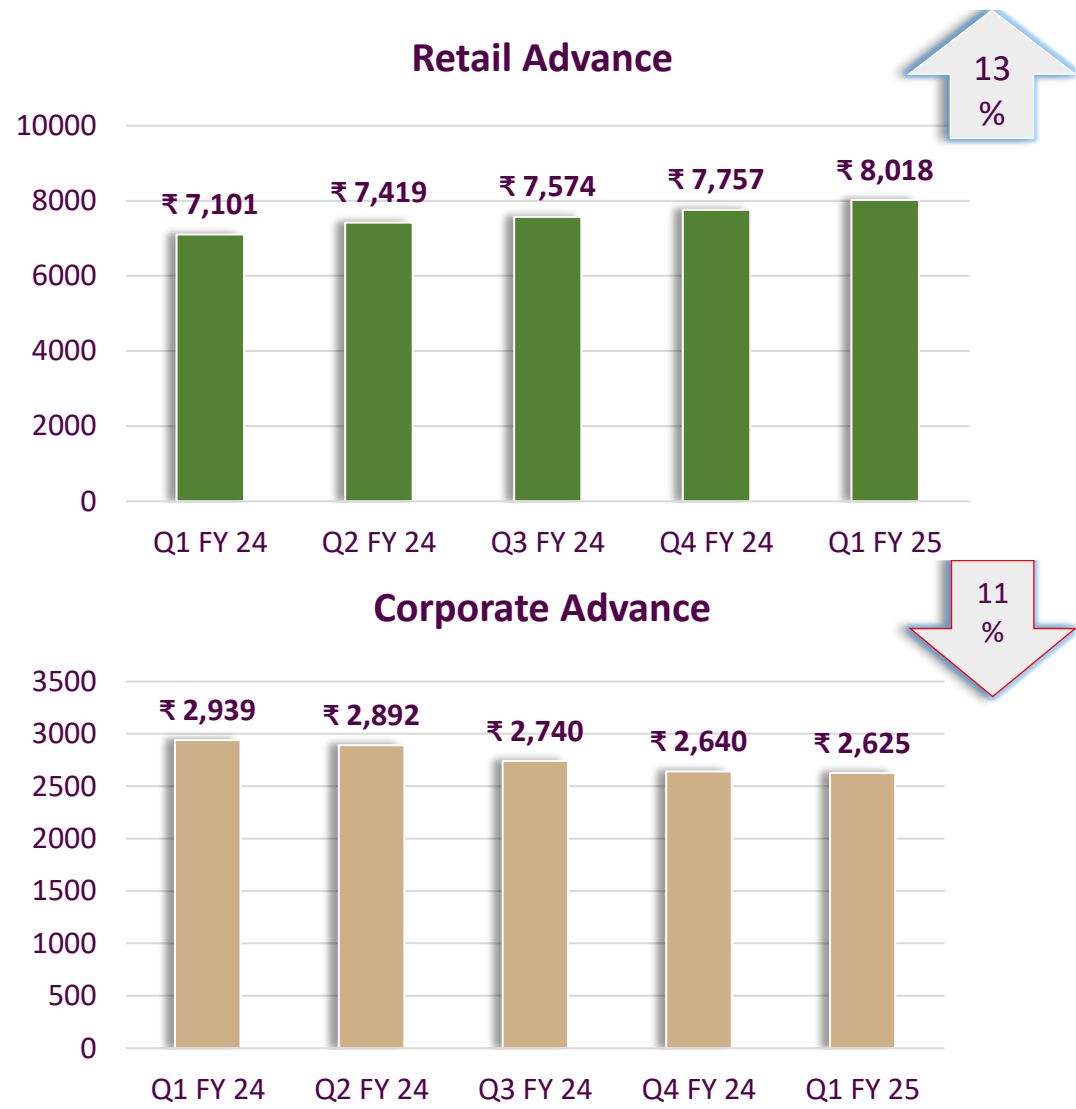
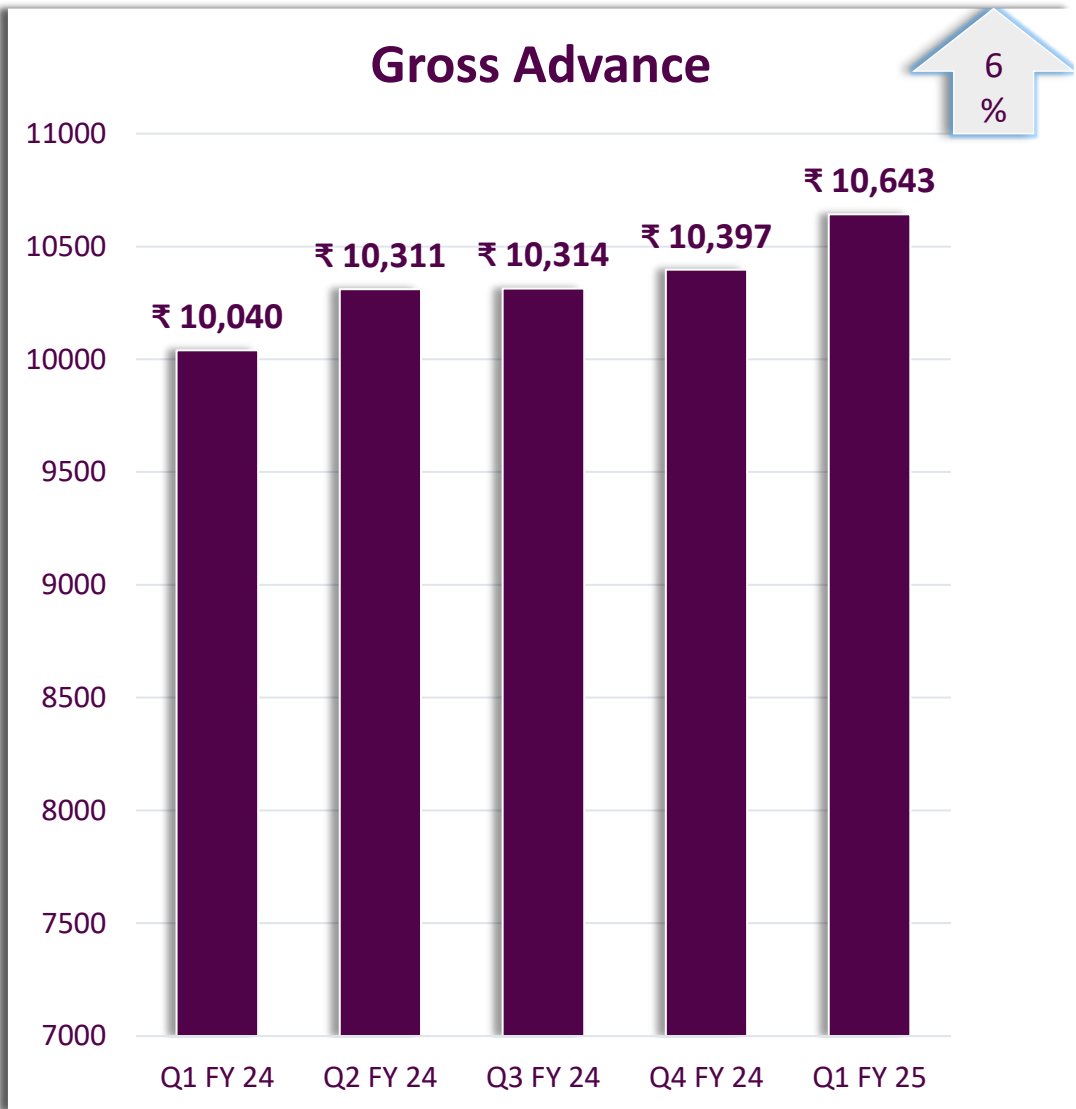


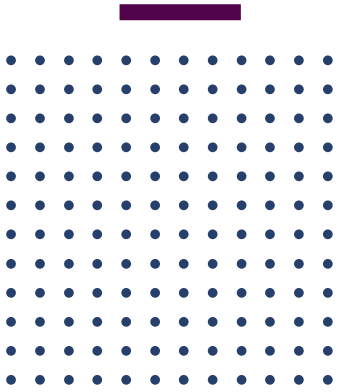
₹ in Crore

DEPOSIT MIX Performance Y-o-Y



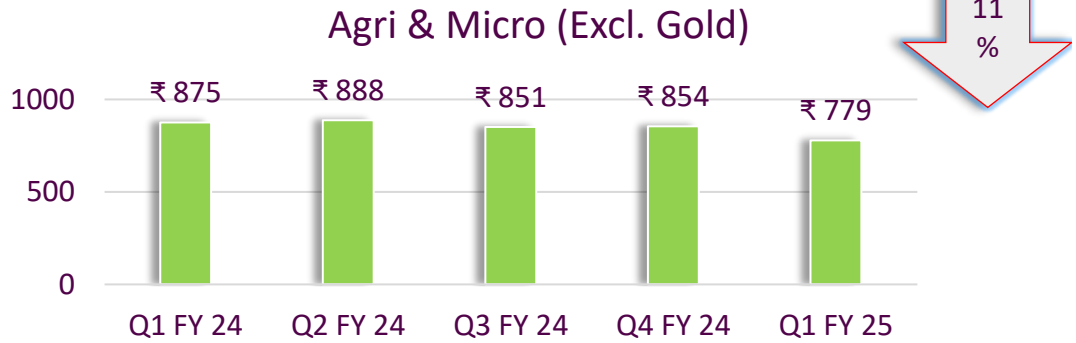
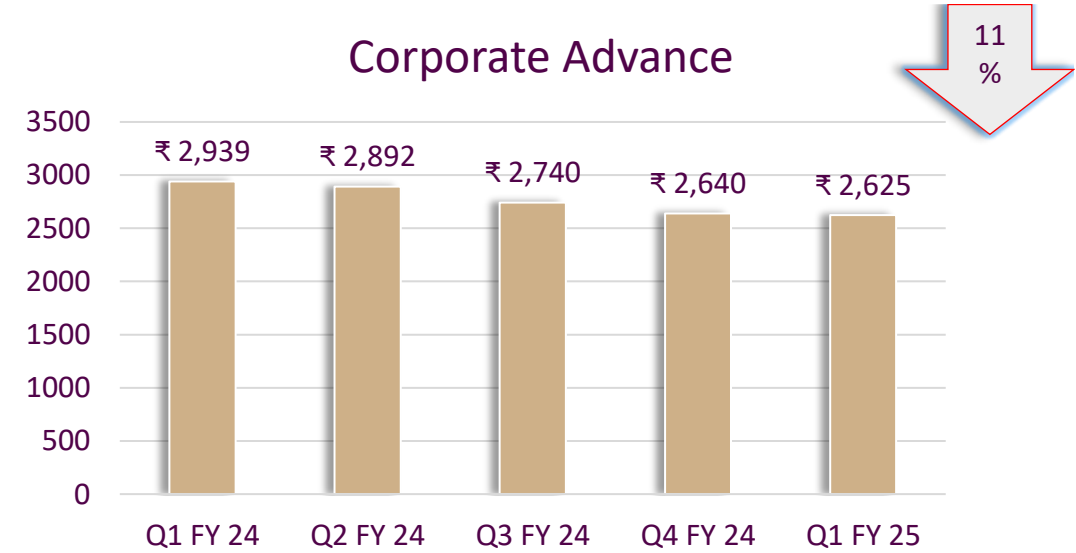
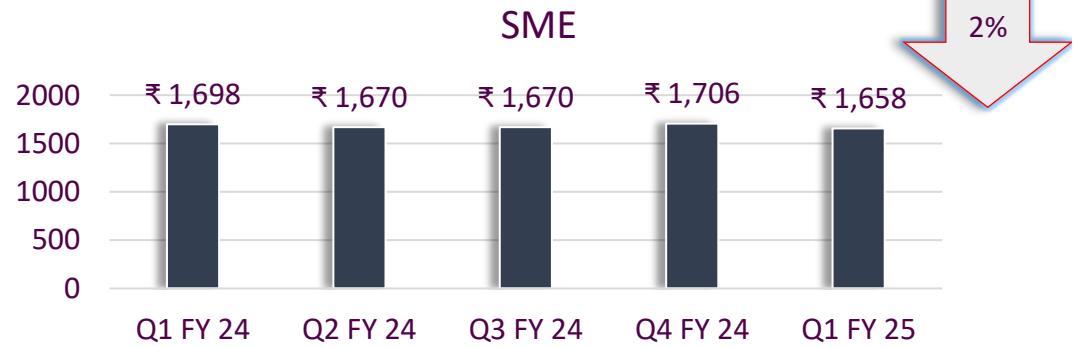
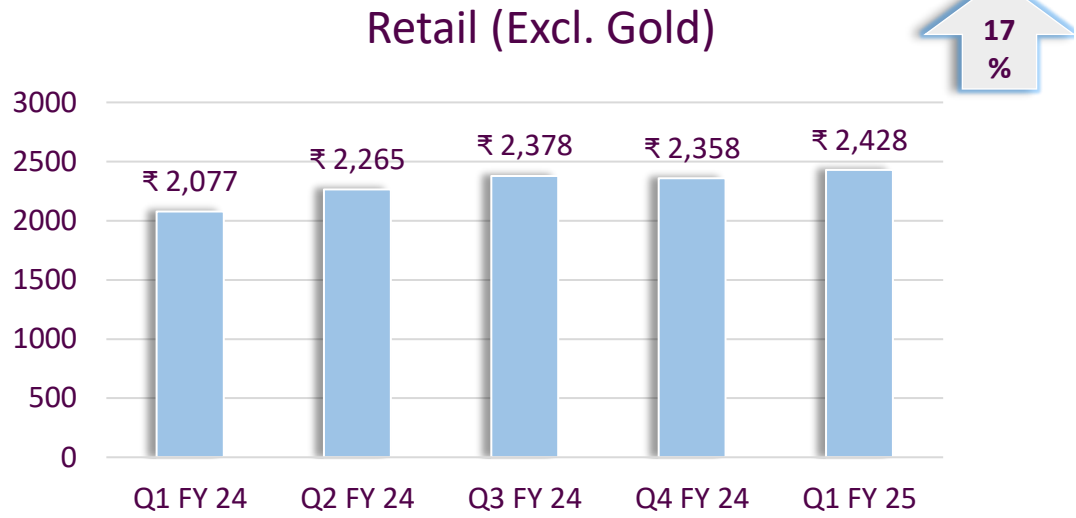
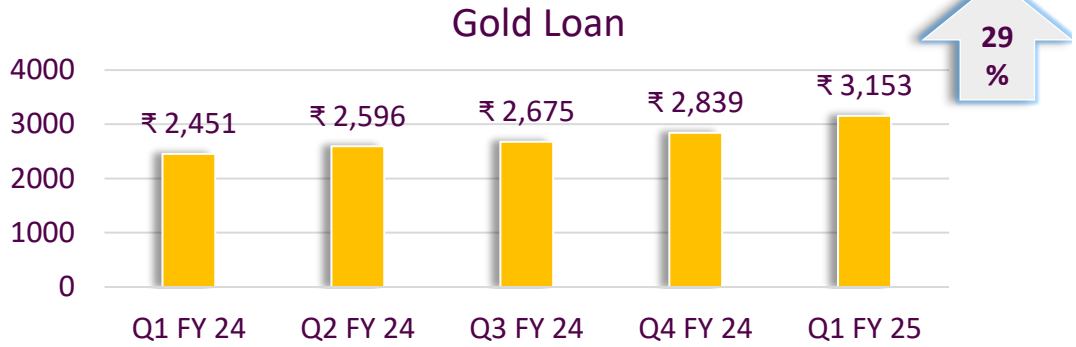
**GROSS
ADVANCE**
Performance
Y-o-Y



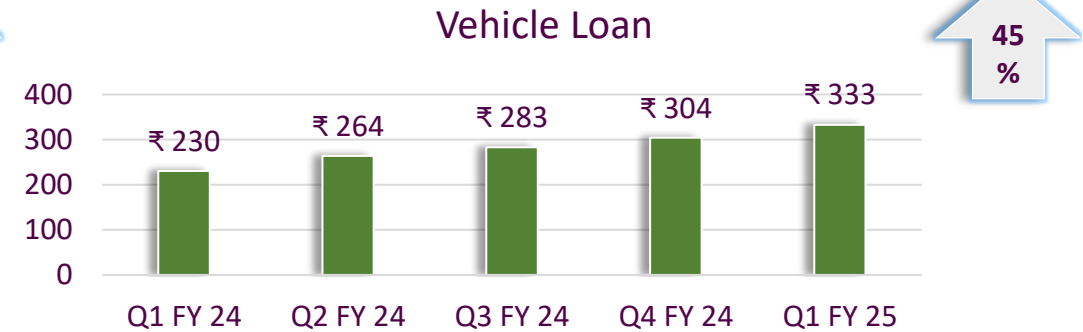
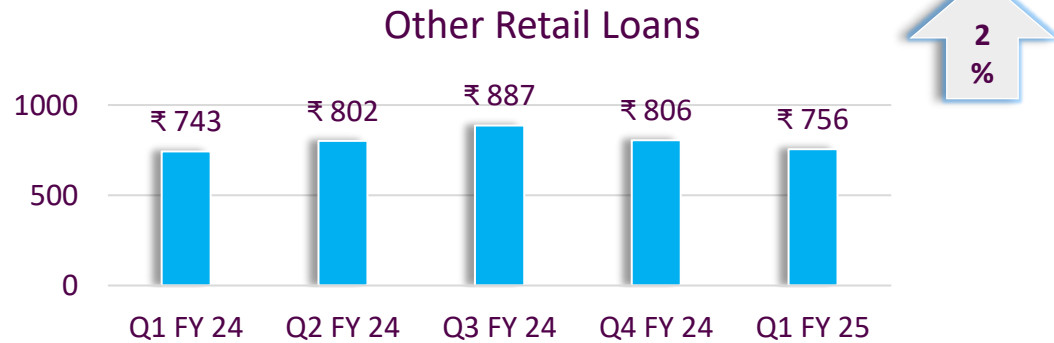
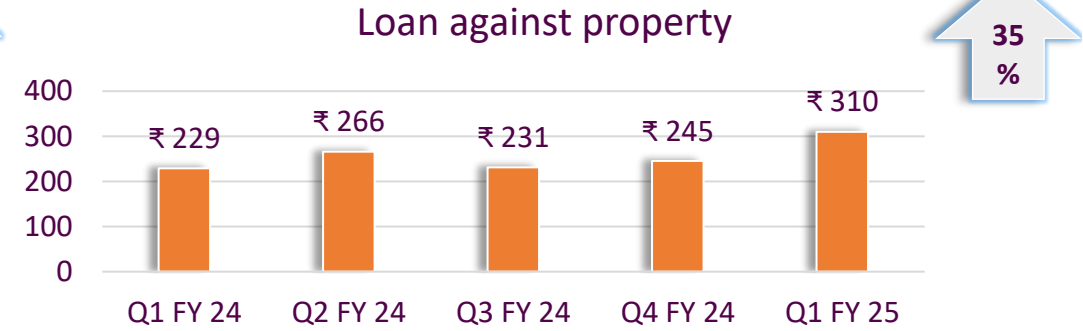
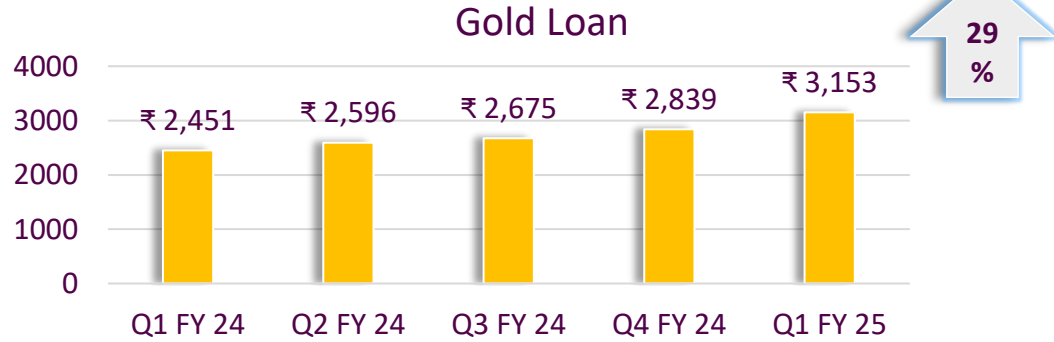
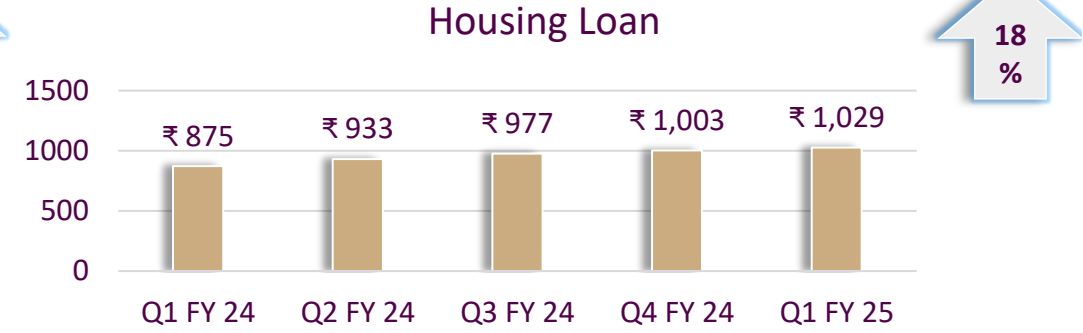
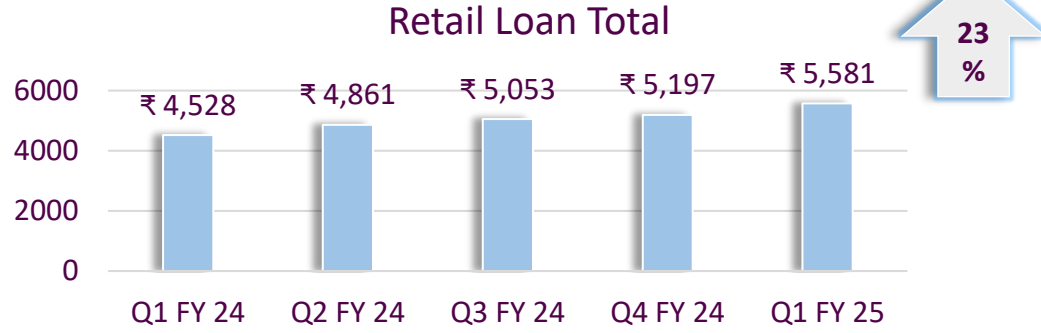


Advance
Mix
Performance
Y-o-Y

₹ in Crore



₹ in Crore

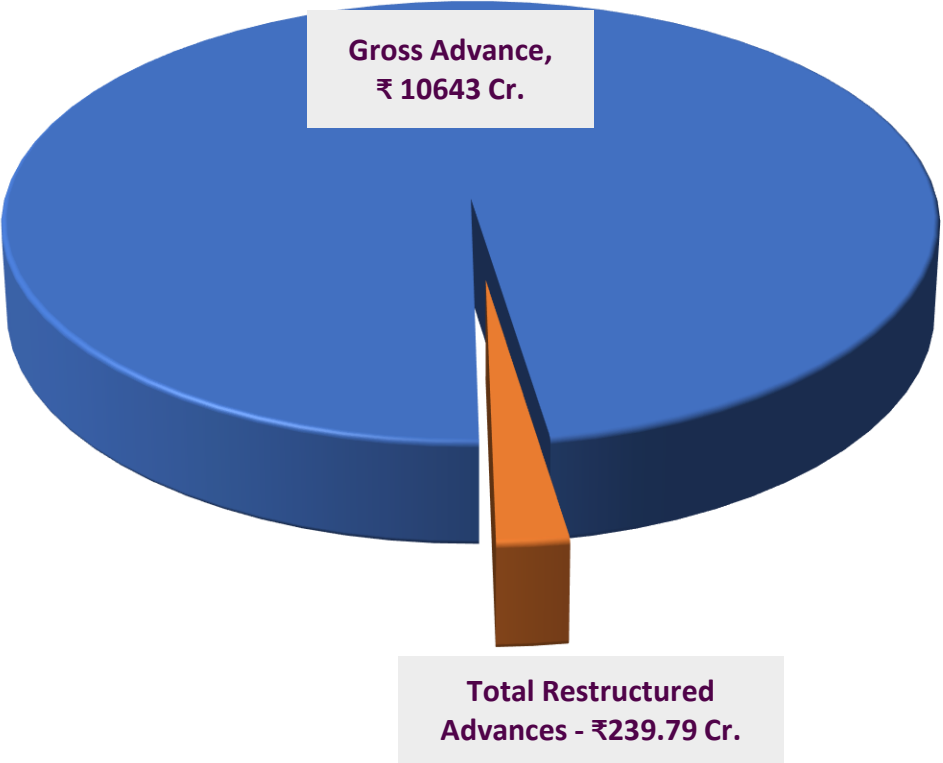


**Retail
Segment
Performance
Y-o-Y**



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

**Restructured
Advances**

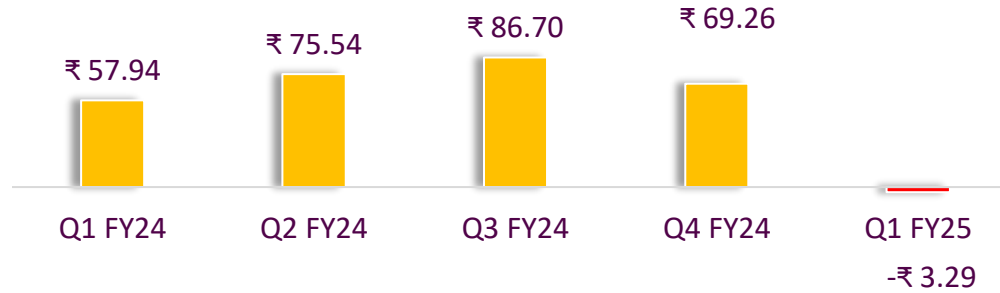


Restructured Advance		
Particulars	Total Restructured Advance	Restructured Advance Standard
Education Loan Scheme	2.74	1.08
MSME standard Restructuring	29.44	6.55
Other restructuring	9.48	0.47
Prudential Framework	21.64	0.00
Project Under Implementation	13.07	3.72
RFCS -1	32.96	0.57
RFCS -2 and RFCS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

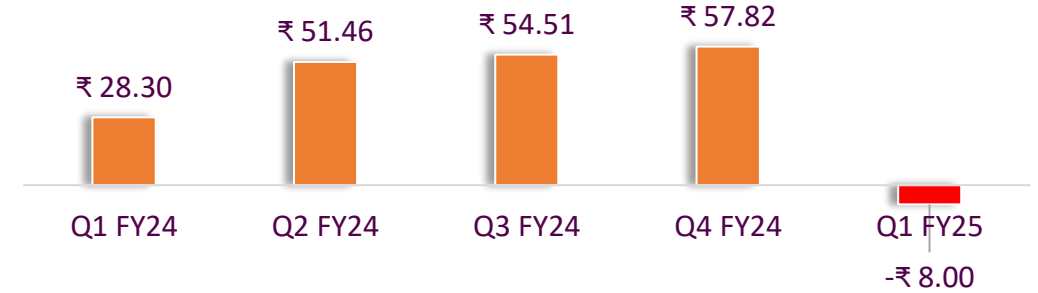


₹ in Crore

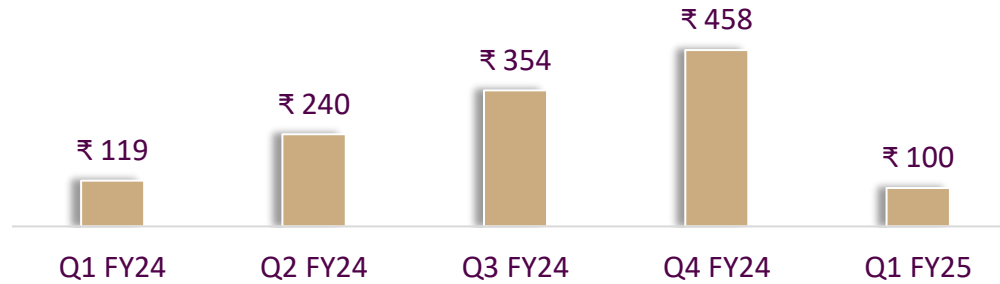
Operating Profit



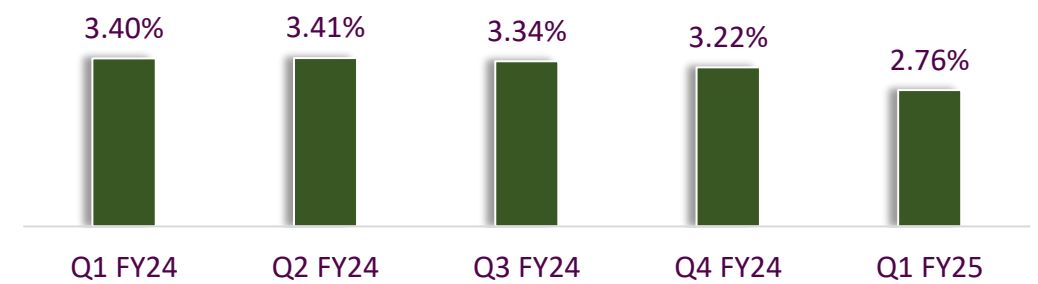
Net Profit



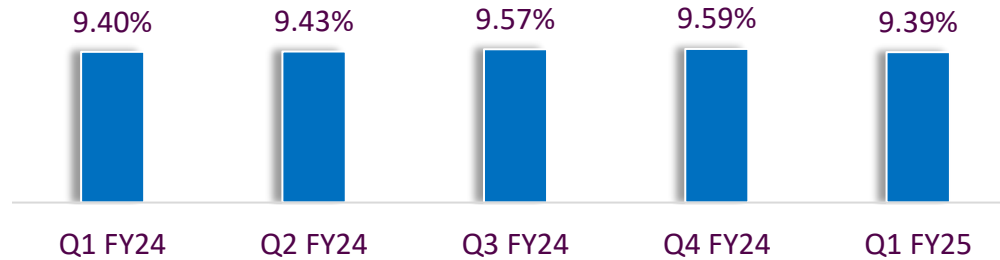
NII



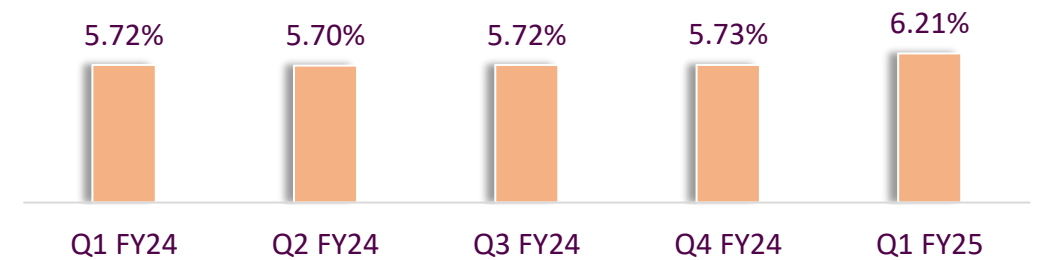
NIM



Yield on Advance



Yield on Investment

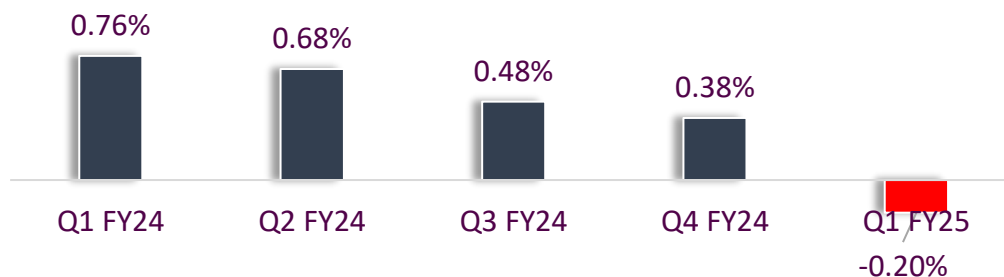


Financial Indicators YTD

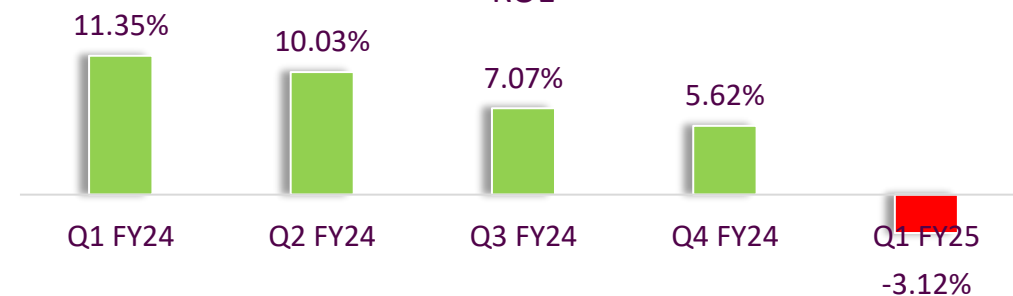


Financial
Ratios
YTD

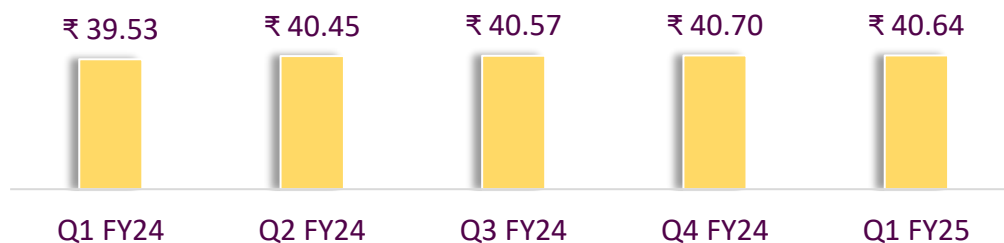
ROA



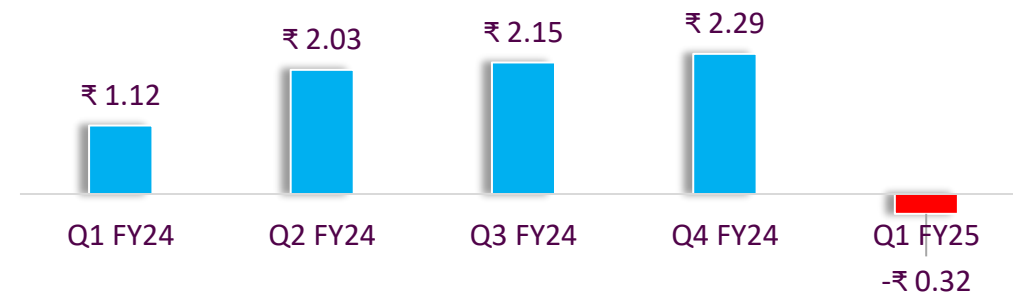
ROE



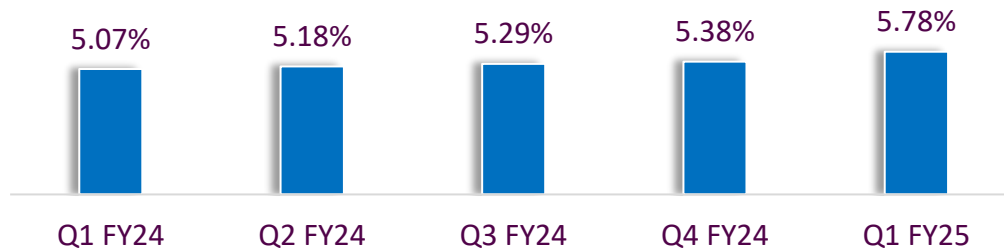
Book Value (Rs.)



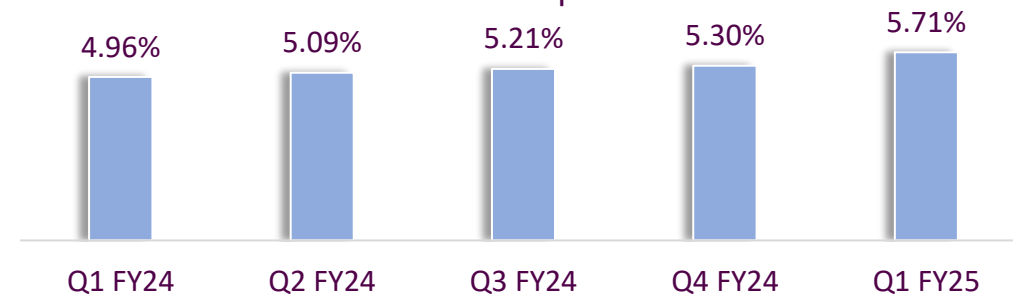
EPS (Rs.)



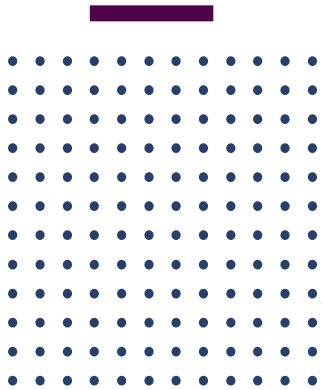
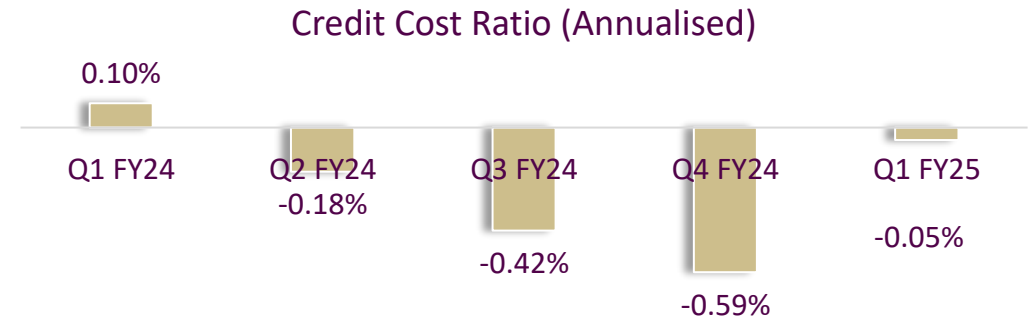
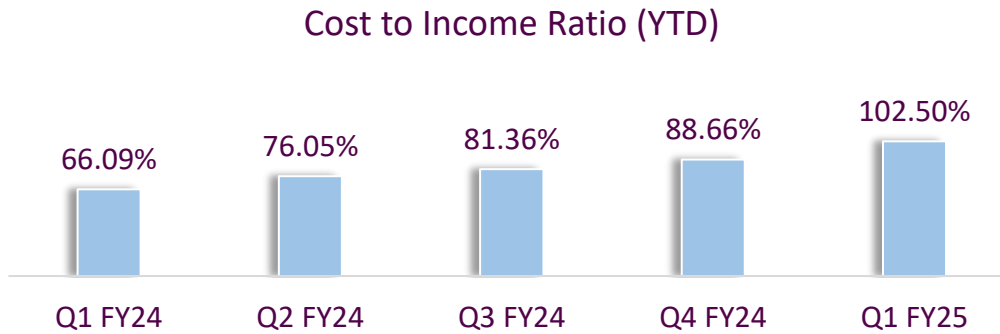
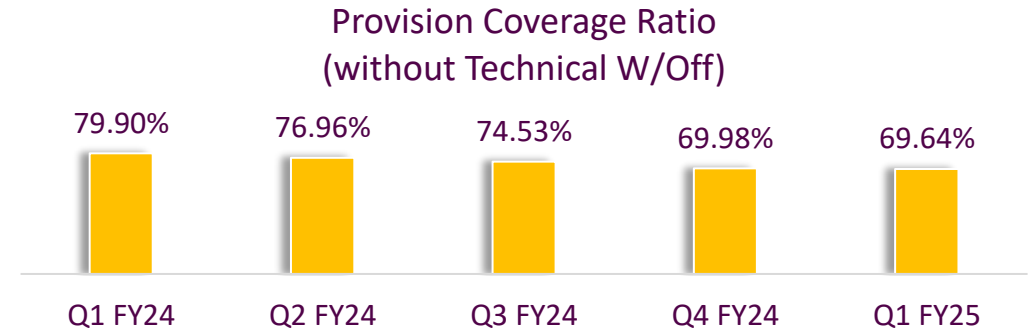
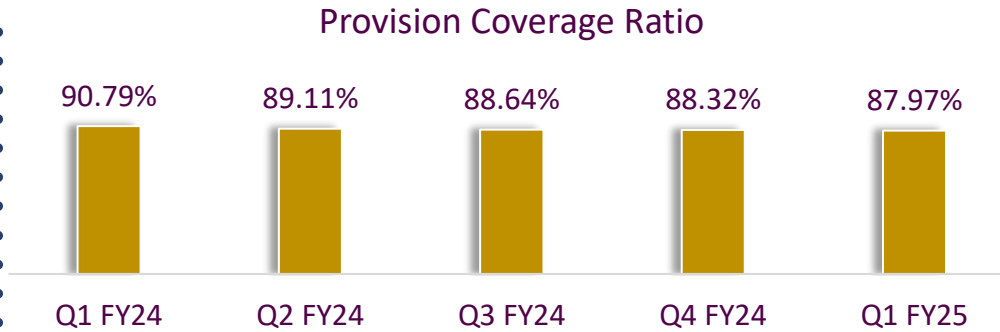
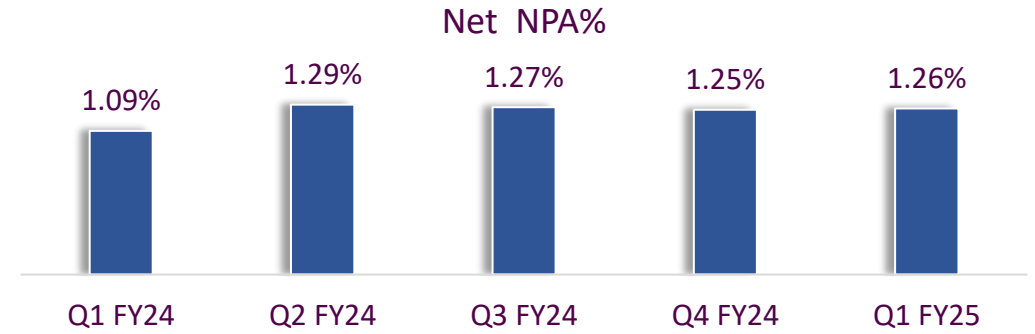
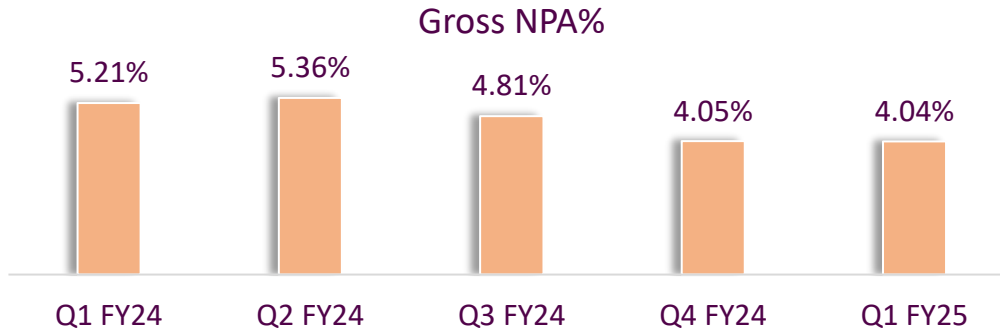
Cost of Funds



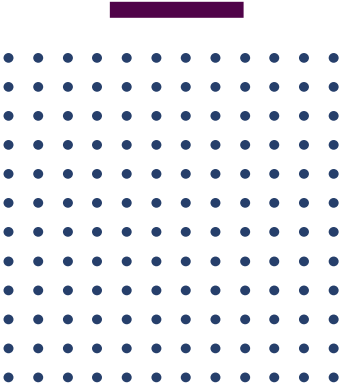
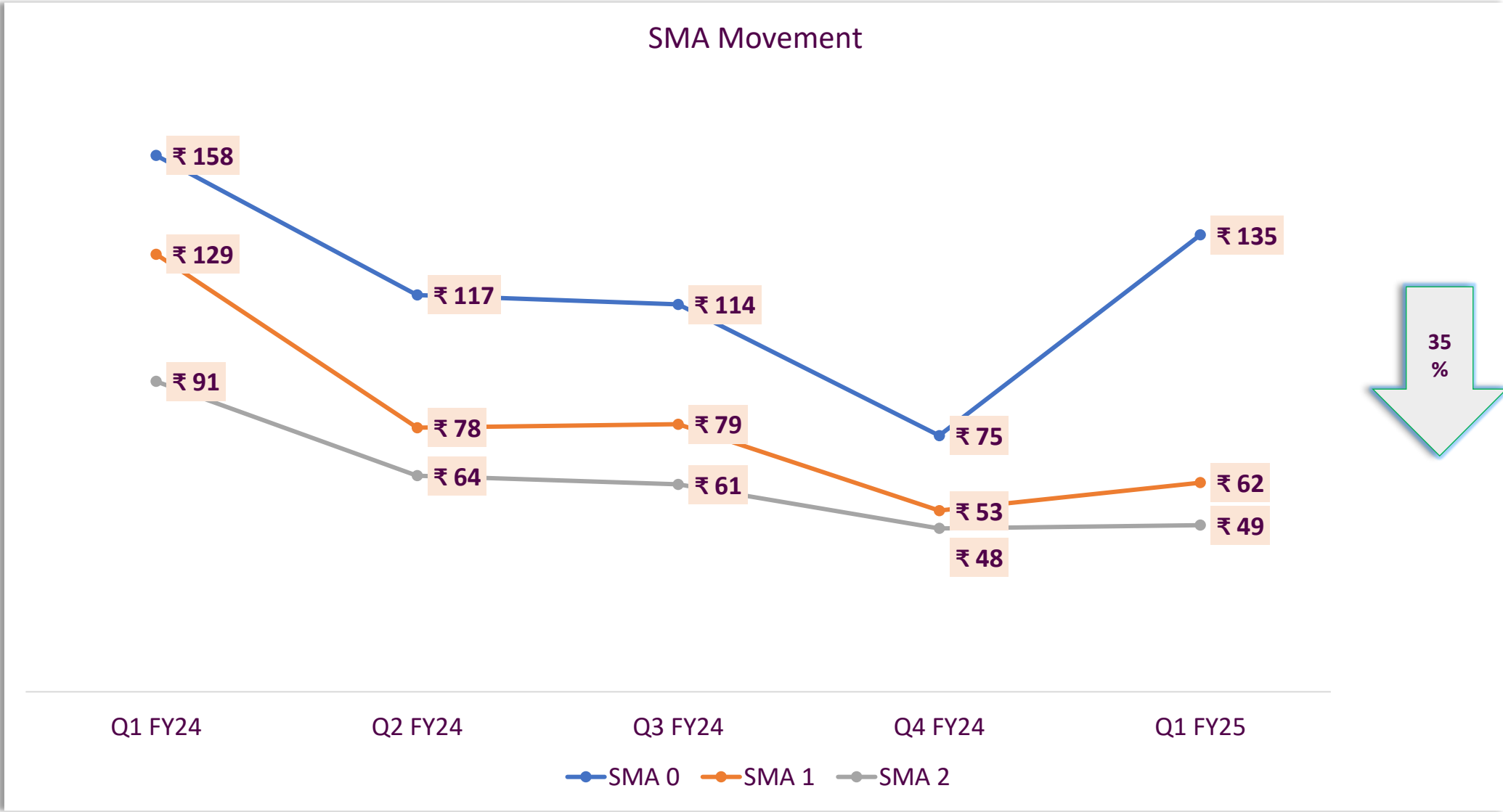
Cost of Deposits



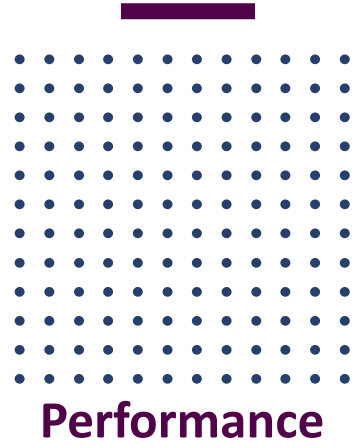
₹ in Crore



Asset
Quality

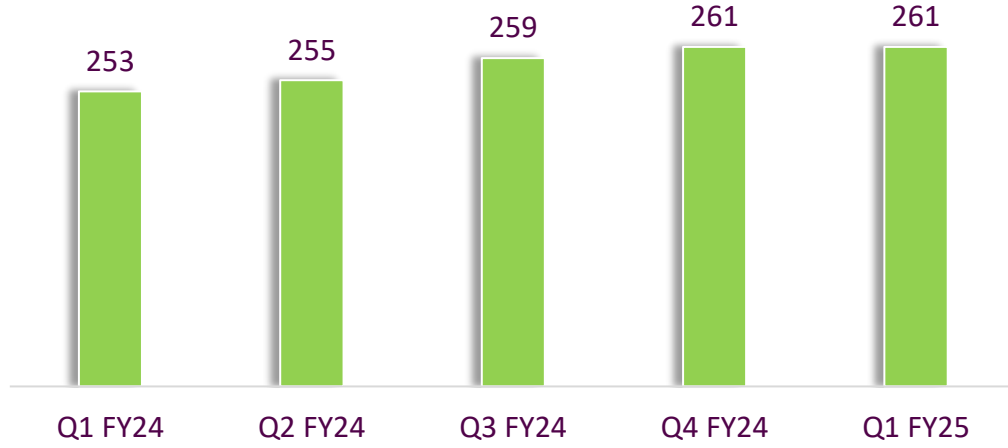


Asset
Quality

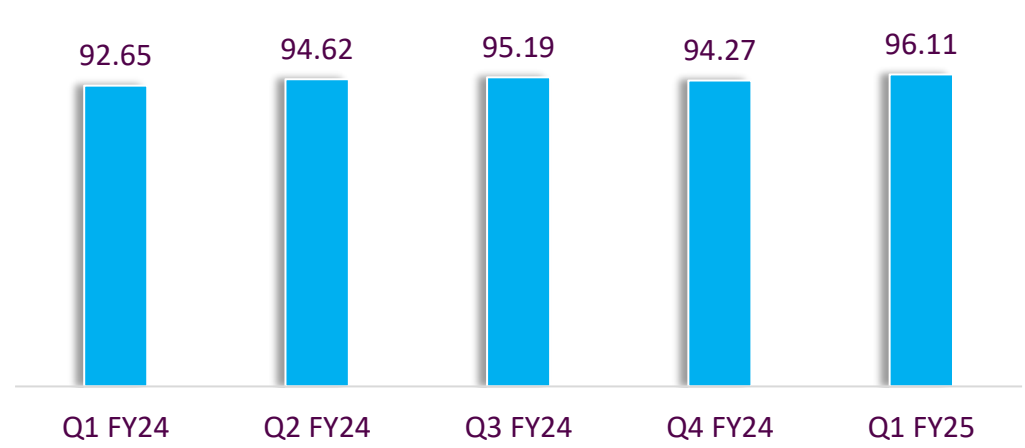


Performance

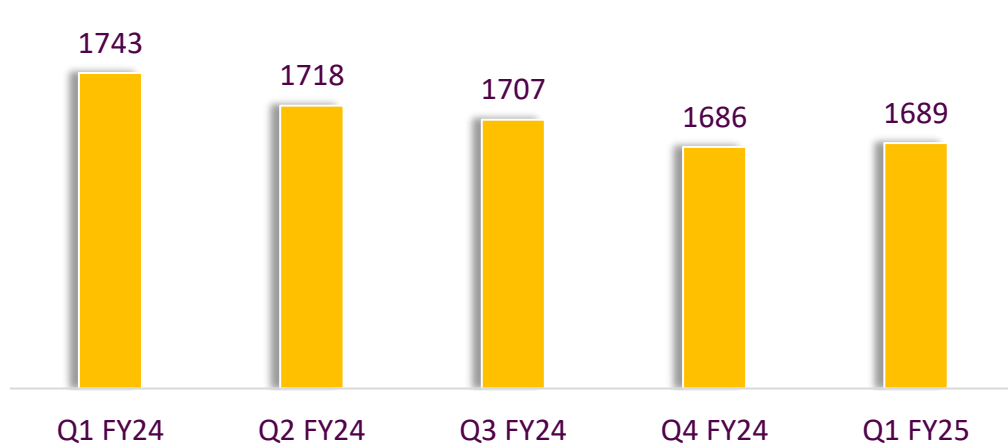
Number of Branches



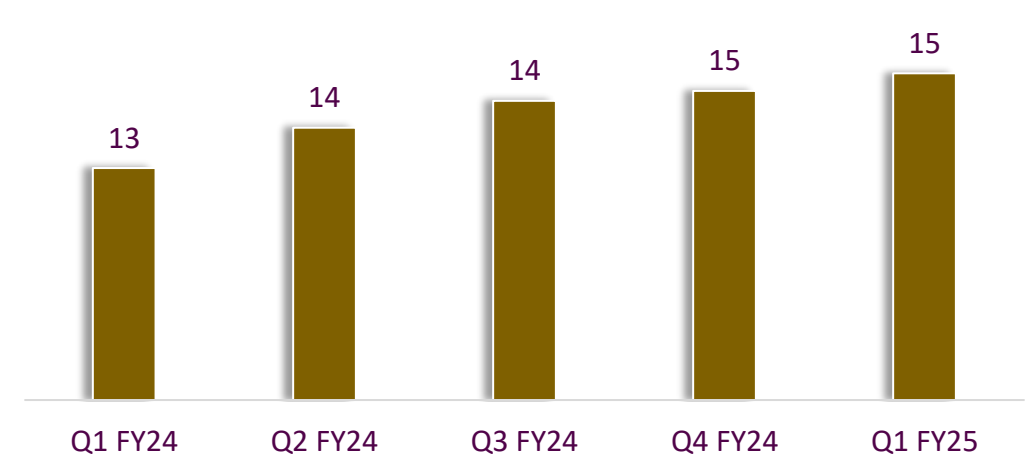
Per Branch Business



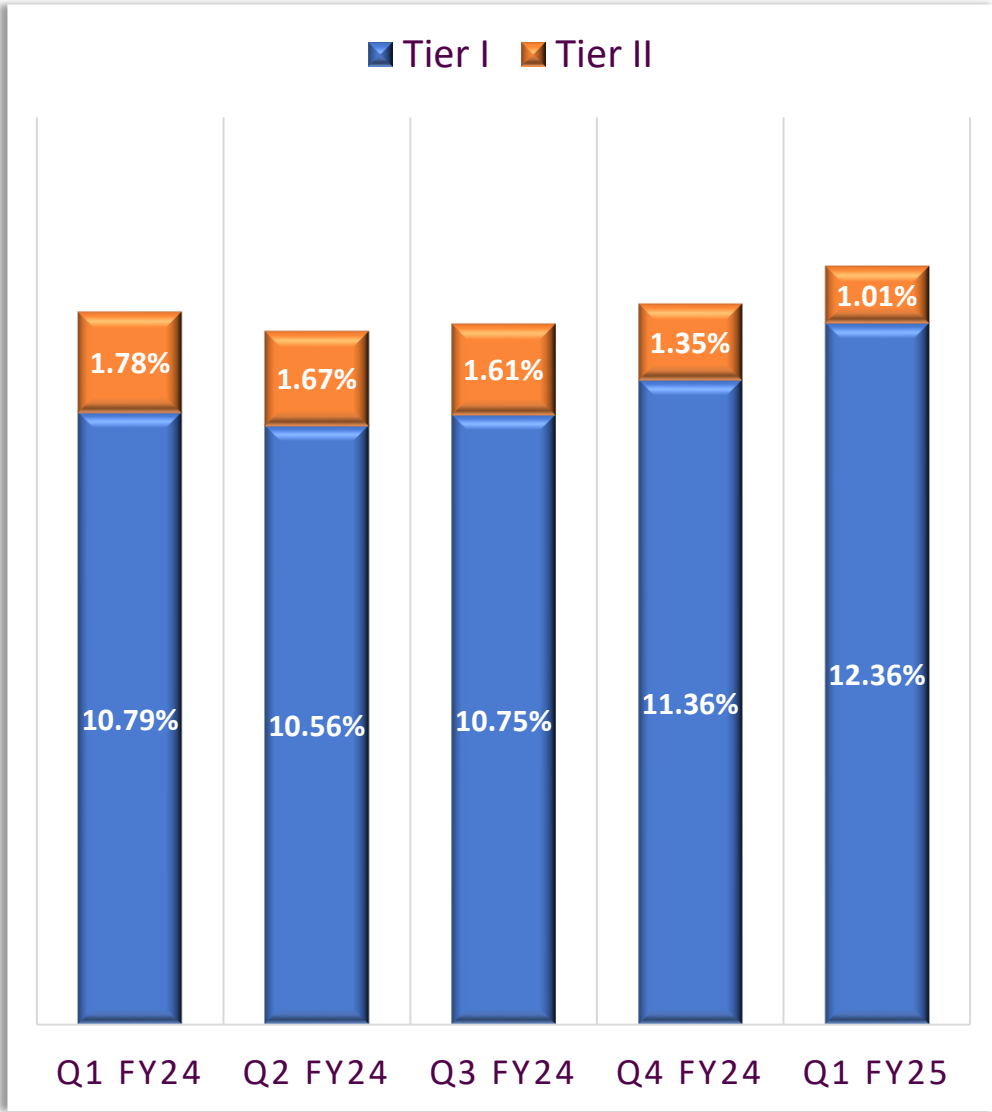
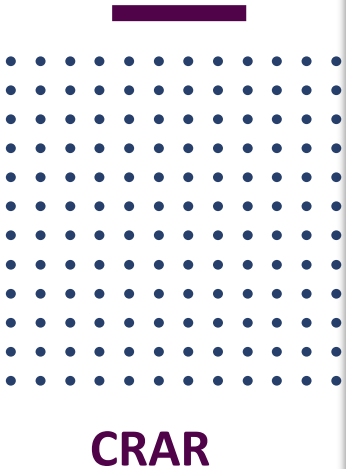
Number of Staff



Business Per Employee



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%

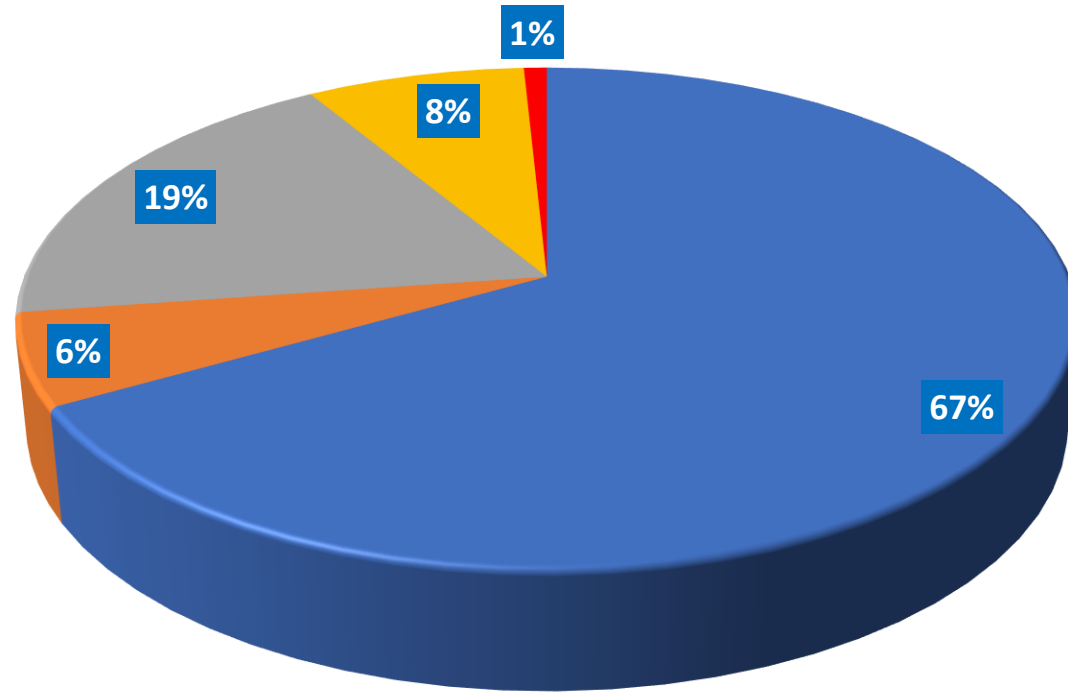


Particulars	For the Quarter Ended			Year Ended
	30.06.2023 (Reviewed)	31.03.2024 (Audited)	30.06.2024 (Reviewed)	31.03.2024 (Audited)
	Q1 FY 24	Q4 FY 24	Q1 FY 25	
Interest Income	289.14	306.23	305.84	1,206.99
Interest Expenses	170.51	201.37	205.95	748.54
Net Interest Income	118.63	104.86	99.89	458.45
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

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

Balance Sheet Overview

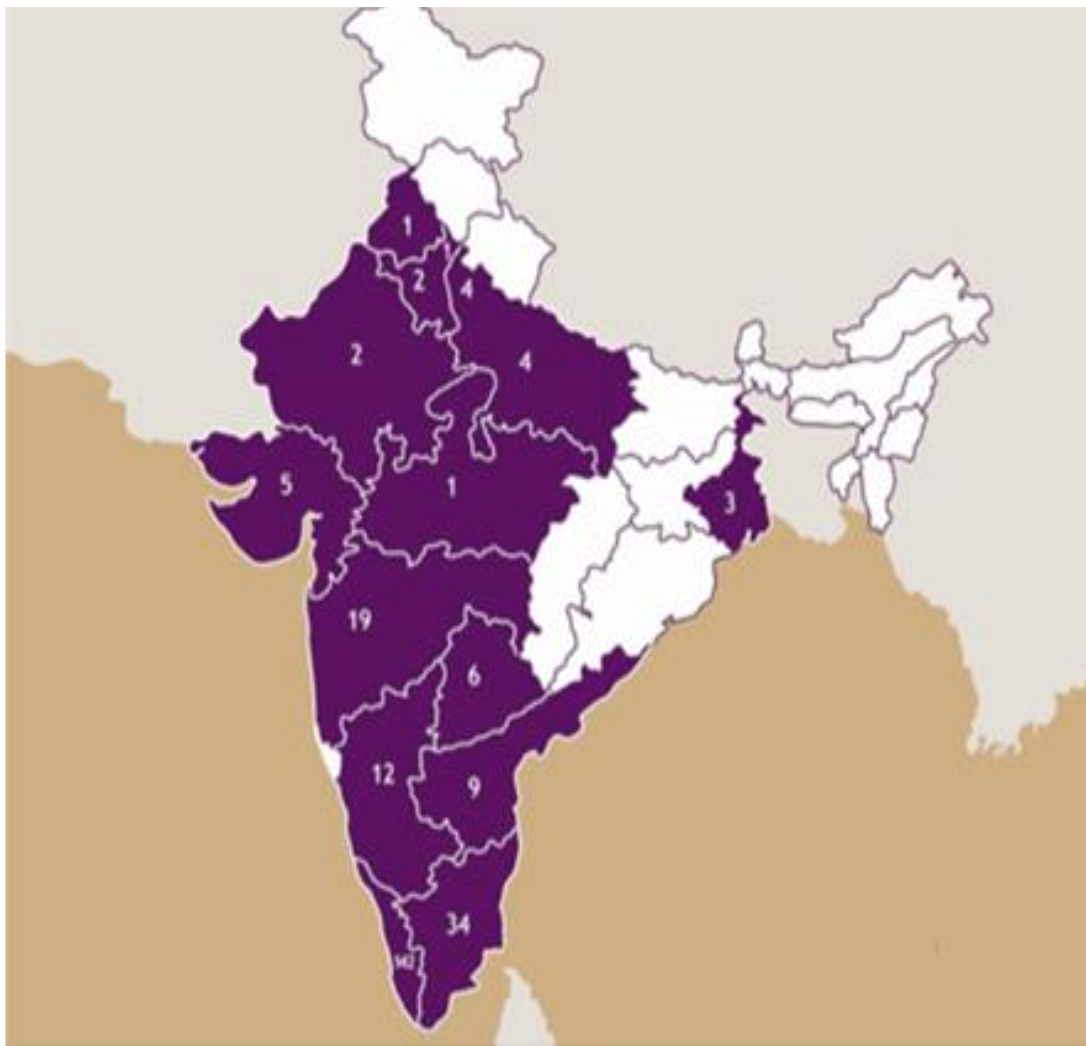
Shareholding Pattern(as on 30th June, 2024)



■ 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)	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



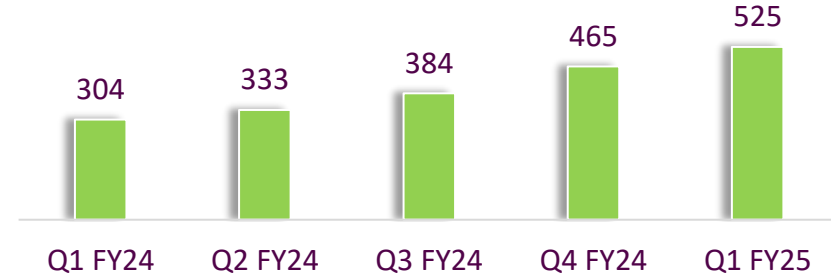
Digital Migration



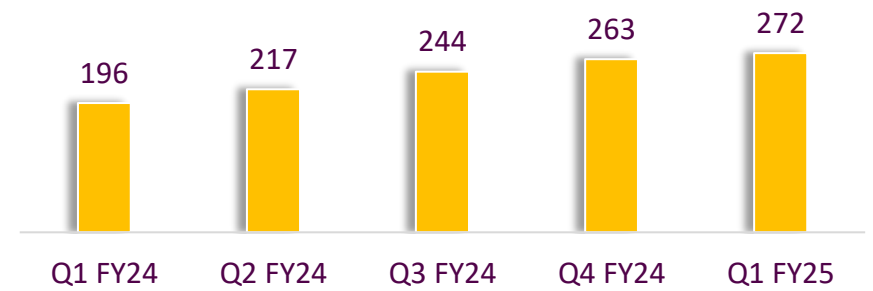
81.21%

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

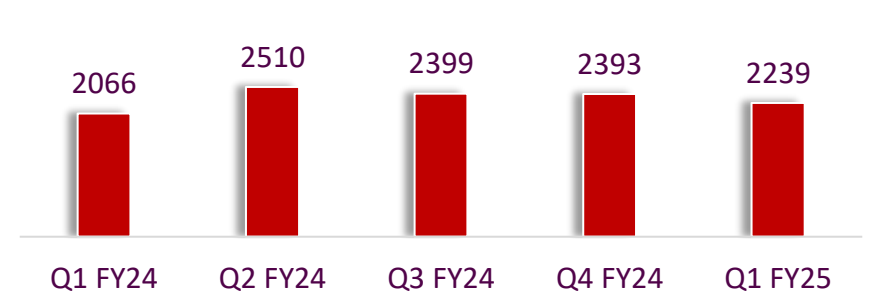
Internet Transaction Volume



Mobile Transaction Volume



Debit Card Transaction Volume



PARTNERS





Thank You!