

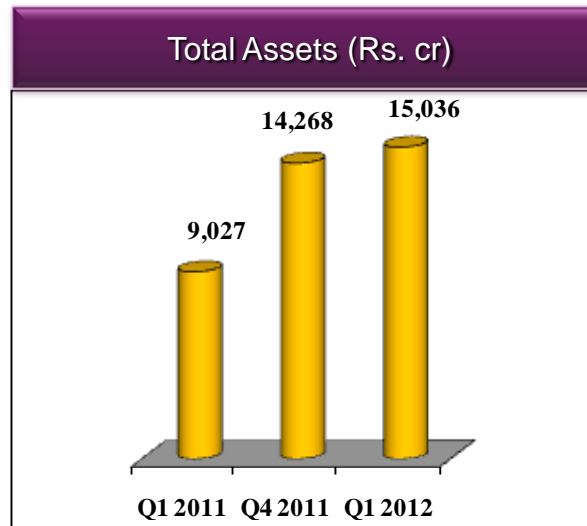
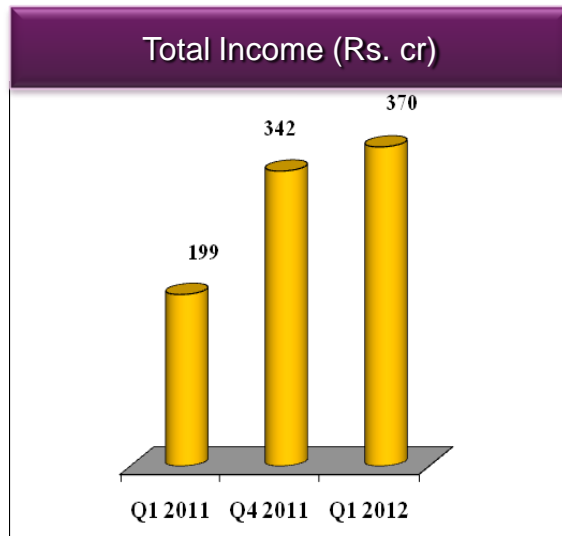
**DhanlaxmiBank**   
established 1927

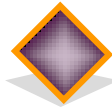
# **Financial Results for the quarter ended June 30, 2011**

**July 2011**

# Snapshot for the quarter

- Total asset base rose to Rs. 150 billion as at June 30, 2011
- Capital adequacy as at June 30, 2011
  - As per Basel II- 11.40% with a Tier-I ratio of 9.33%
  - As per Basel I- 10.18% with a Tier-I ratio of 8.33%
- Employee strength increased to 4,744 as on June 30, 2011 from 4,260 as at March 31, 2011.



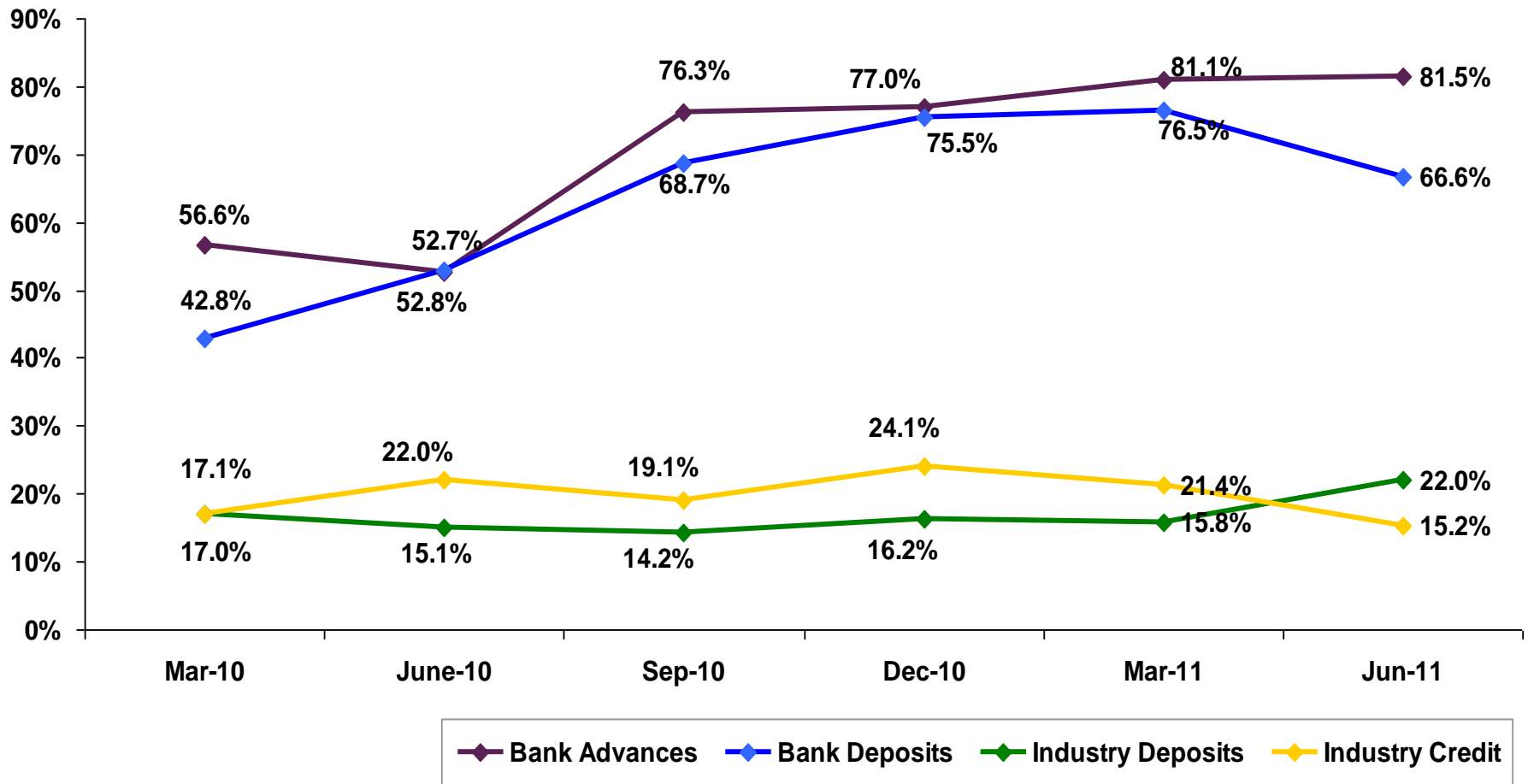


## Financials

# Balance Sheet

(Rs. in Crores)	30-Jun-11	31-Mar-11	Q-o-Q growth	30 Jun- 10	Y-o-Y growth
Capital	85	85	-	64	32.6%
Reserves	762	760	0.3%	382	99.5%
Deposits	12,904	12,530	3.0%	7,747	66.6%
Borrowings	884	626	41.2%	595	48.6%
Other Liabilities	400	267	49.8%	239	67.4%
<b>Total</b>	<b>15,035</b>	<b>14,268</b>	<b>5.4%</b>	<b>9,027</b>	<b>66.6%</b>
Cash / bank balance	993	935	6.2%	920	7.9%
Investments	3,705	3,640	1.8%	2,474	49.8%
Advances	9,674	9,065	6.7%	5,329	81.5%
Fixed assets	134	134	0.0%	86	55.9%
Other Assets	529	494	7.1%	218	142.9%
<b>Total</b>	<b>15,035</b>	<b>14,268</b>	<b>5.4%</b>	<b>9,027</b>	<b>66.6%</b>

# Deposits - Advances Growth Better Than the Industry

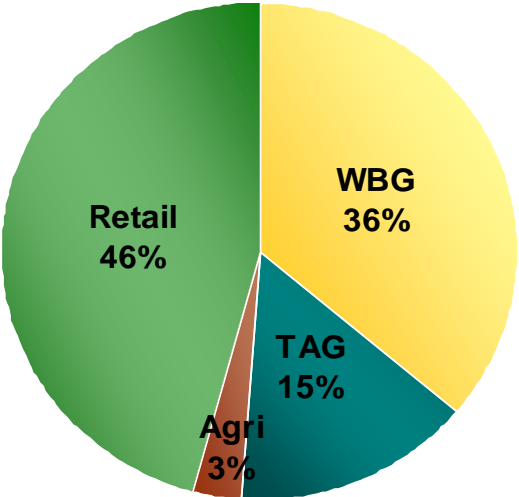


# Deposits

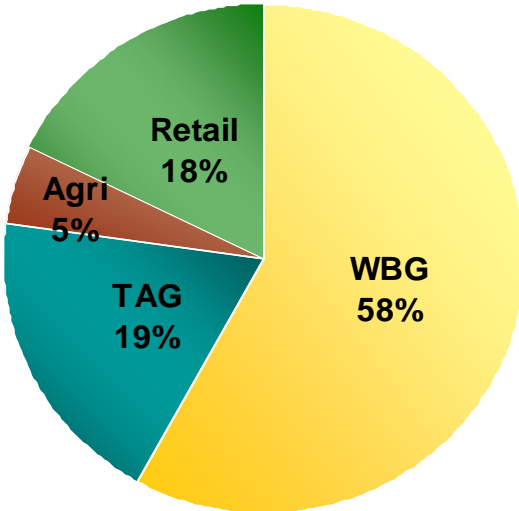
(Rs. in Crores)	30-Jun-11	31-Mar-11	Q-o-Q growth	30-Jun-2010	Y-o-Y growth
<b>Current Deposits</b>	<b>1,536</b>	<b>1531</b>	0.3%	<b>585</b>	<b>162.5%</b>
<b>Saving Deposits</b>	<b>1,331</b>	<b>1,338</b>	(0.5%)	<b>1,071</b>	<b>24.3%</b>
CASA	2,867	2,869	(0.1%)	1,656	73.2%
CASA (%)	22.2%	22.9%		21.4%	4.0%
<b>Term Deposits</b>	<b>10,037</b>	<b>9,660</b>	3.9%	<b>6,091</b>	<b>64.8%</b>
<b>Total</b>	<b>12,904</b>	<b>12,530</b>	<b>3.0%</b>	<b>7,747</b>	<b>66.6%</b>

# Business Mix

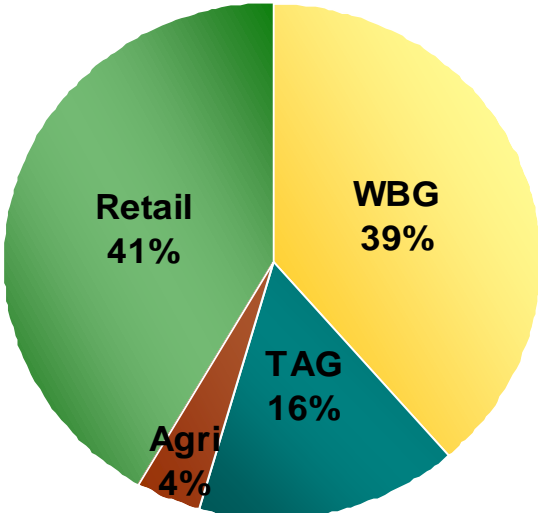
As at June 30, 2011



As at June 30, 2010



As at March 31, 2011





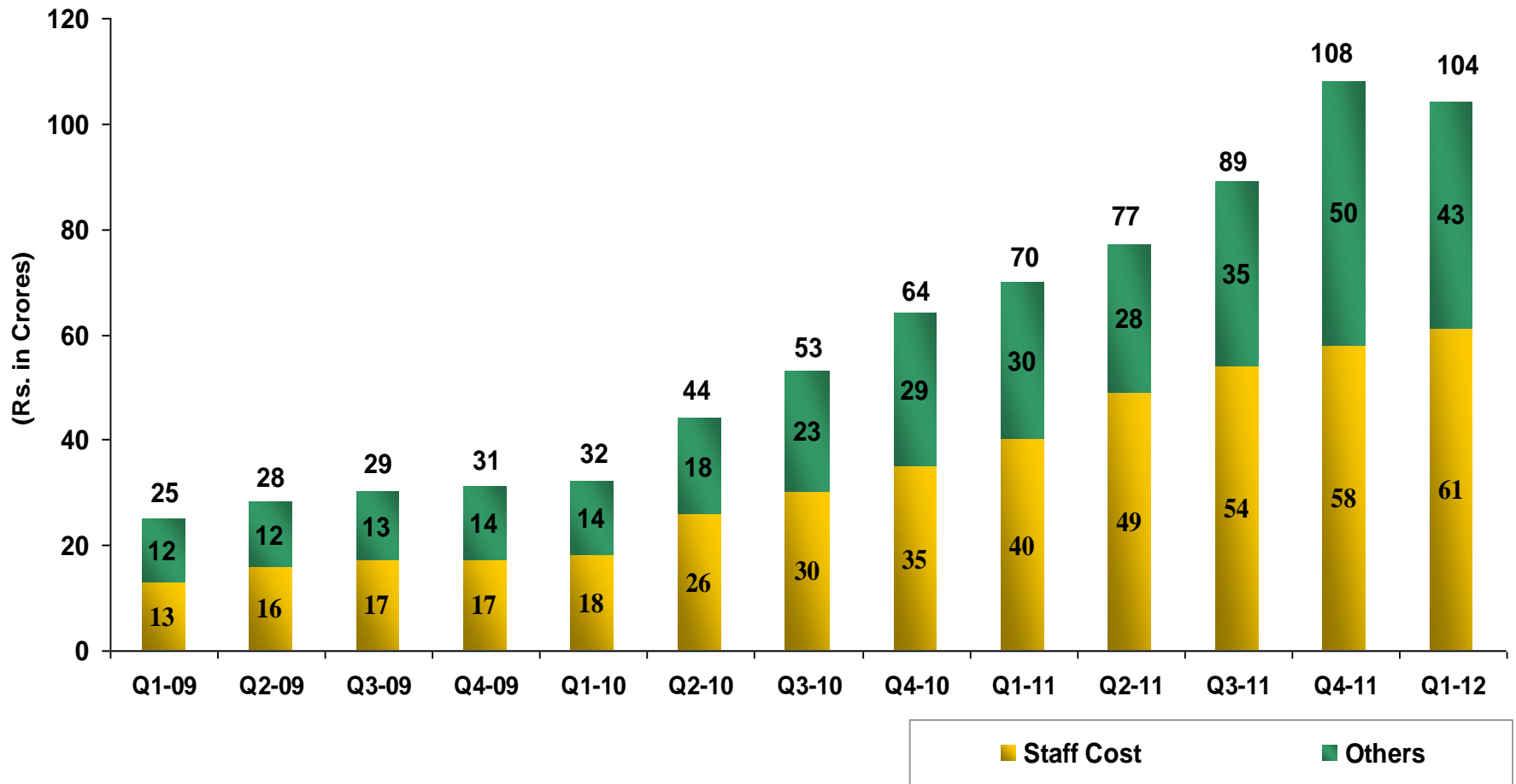
# Profit and Loss Statement

(Rs. in Crores)	30-Jun-11	31-Mar-11	Q-o-Q growth	30-Jun-10	y-o-y growth
Interest income	315.6	296.2	6.6%	168.0	87.9%
Interest expenses	251.8	205.7	22.4%	119.5	110.6%
<b>Net interest income</b>	<b>63.8</b>	<b>90.4</b>	<b>-29.4%</b>	<b>48.4</b>	<b>31.7%</b>
Non Interest income	54.9	46.1	19.1%	30.5	79.8%
Operating expenses	104.0	107.9	(3.6%)	69.8	48.9%
<i>Staff cost</i>	<i>60.7</i>	<i>58.2</i>	4.3%	<i>40.1</i>	51.3%
Provisions	9.61	9.5	1.3%	2.0	373.4%
Profit before tax	5.09	19.1	(73.3%)	7.1	(28.5%)
Provisions for tax	1.69	7.9	(78.7%)	1.1	55.0%
<b>Profit after tax</b>	<b>3.40</b>	<b>11.2</b>	<b>-69.5%</b>	<b>6.0</b>	<b>(43.6%)</b>

# Net Interest Income

(Rs. in Crores)	Q1 - FY2012	Q4 - FY2011	Q-o-Q growth	Q1 - FY2011	Y-o-Y growth
Interest income	315.6	296.2	6.6%	168.0	87.9%
<i>from Advances</i>	251.5	241.9	4.0%	126.9	98.2%
<i>from Investments</i>	63.1	53.3	18.4%	39.6	59.5%
<i>Others</i>	1.0	1.0	(1.4%)	1.6	(36.6%)
Interest expenses	251.8	205.7	22.4%	119.5	110.6%
<b>Net Interest Income</b>	<b>63.8</b>	<b>90.4</b>	<b>(29.5%)</b>	<b>48.4</b>	<b>31.7%</b>

# Trend in Operating Expenses

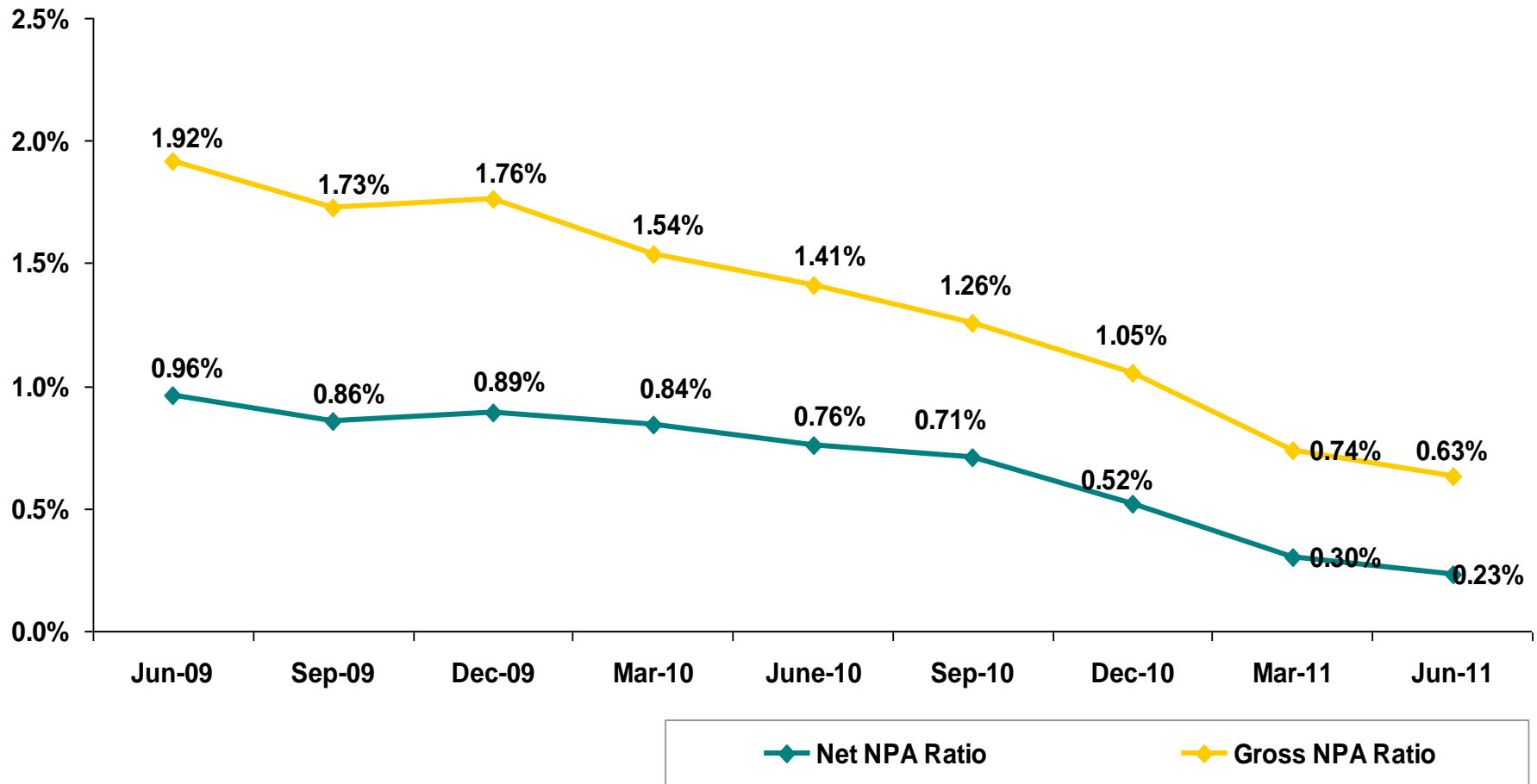


## Key Ratios (%)

	Q1- FY2012	Q4 - FY2011	Q1- FY2011	FY2011
Cost / Income ratio	87.61	79.07	88.42	83.63
Credit - Deposit ratio	74.97	72.35	68.78	72.35
Return on Equity	1.68	5.44	5.42	3.6
Return on Assets	0.09	0.34	0.28	0.23

	Jun 30, 2011	Mar 31, 2011	Jun 30, 2010
Gross NPAs (Rs. in crores)	61.46	67.09	75.66
Net NPAs (Rs. in crores)	21.84	27.47	40.36
<b>Basel I</b>			
Capital adequacy	10.18	10.81	10.36
- Tier I	8.33	8.62	7.39
<b>Basel II</b>			
Capital adequacy	11.40	11.80	11.01
- Tier I	9.33	9.41	7.85

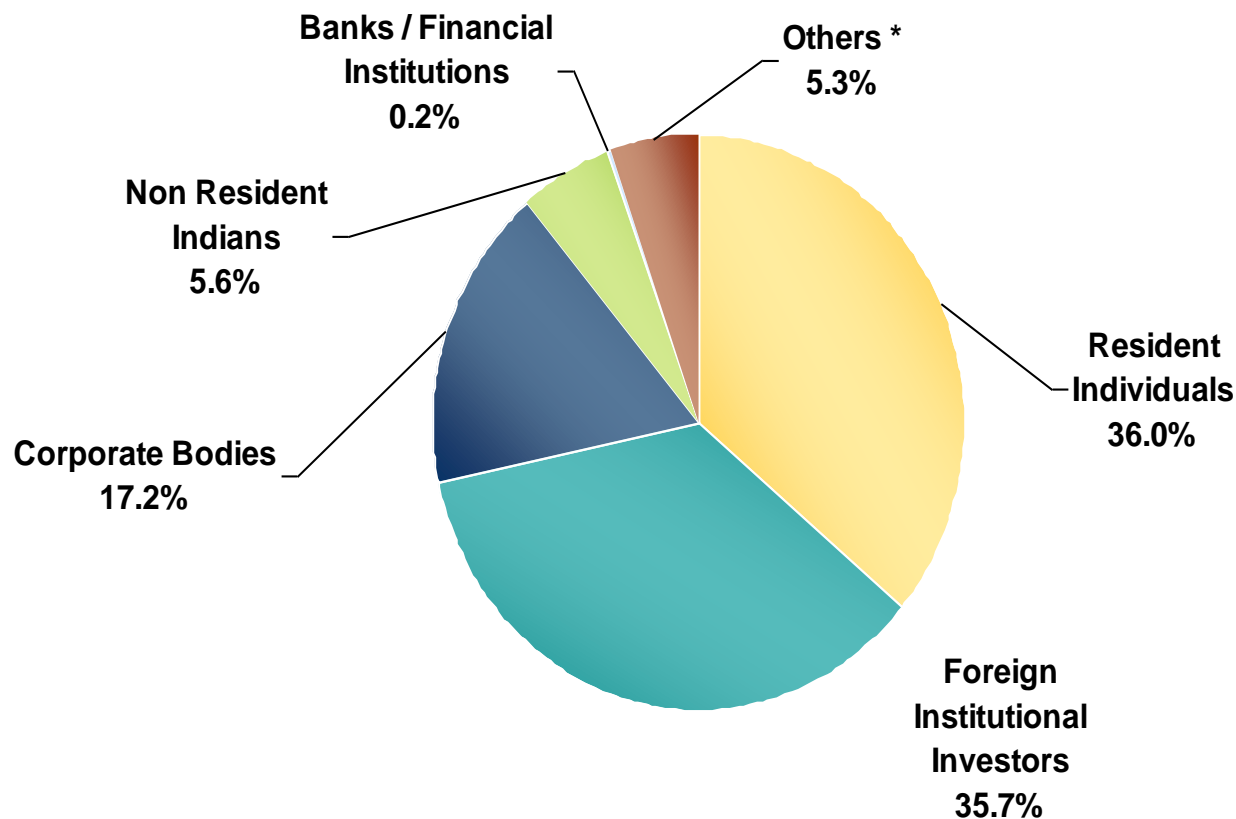
# Asset Quality



- Reserve Bank of India has extended deadline for PCR attainment of 70% till September 30, 2011
- Provision coverage ratio stands at 65.84% as on 30<sup>th</sup> June 2011.

# Nearly 58,000 Shareholders form Part of the Dhanlaxmi Family

## Shareholding Pattern as at June 30, 2011



\* Includes insurance companies, Mutual funds, Trusts and Clearing members

Investment limits for FIIs / NRIs at 49% and 24% respectively  
FIPB approval received – FDI limit at 74%



**Thank You**