

**DhanlaxmiBank**   
established 1927

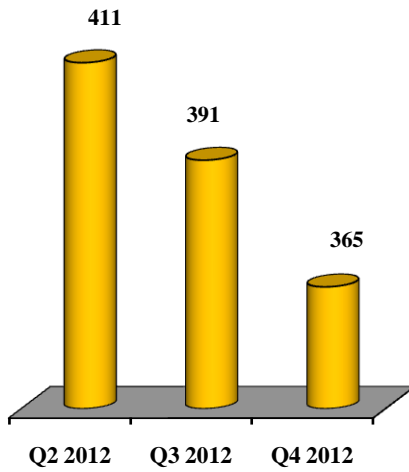
# **Financial Results for the period ended March 31, 2012**

**May 2012**

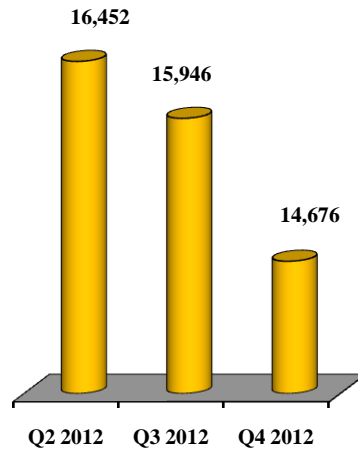
# Snapshot for the quarter

- Total asset base stood at Rs.147 billion as at March 31, 2012
- Capital adequacy as at March 31, 2012
  - As per Basel II- 9.49% with a Tier-I ratio of 7.42%
- Employee strength fell to 3,960 as on March 31, 2012 from 4,552 as on December 31, 2011

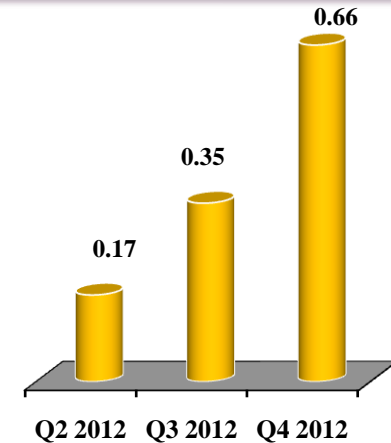
Total Income (Rs. cr)



Total Assets (Rs. cr)



Net NPA (%)





## Financials

# Balance Sheet

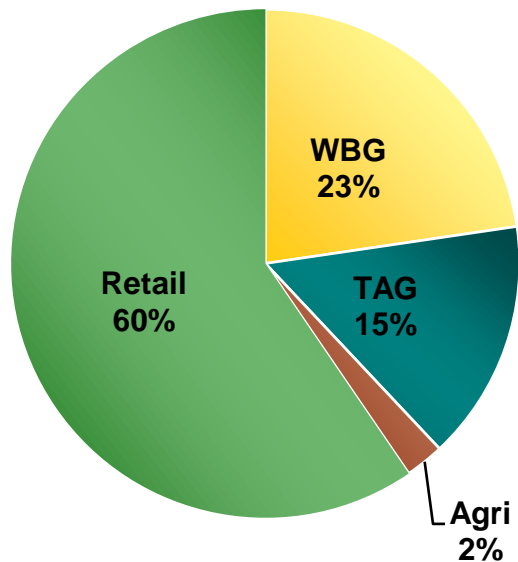
(Rs. in Crores)	31-Mar-12	31-Dec-11	Q-o-Q growth	31-Mar- 11	Y-o-Y growth
Capital	85	85	0.0%	85	0.0%
Reserves	643	730	-11.9%	760	-15.4%
Deposits	11,804	13,406	-11.9%	12,530	-5.8%
Borrowings	1,722	1,209	42.4%	626	175.1%
Other Liabilities	422	517	-18.4%	268	57.5%
<b>Total</b>	<b>14,676</b>	<b>15,946</b>	<b>-8.0%</b>	<b>14,268</b>	<b>2.9%</b>
Cash / Bank balance	926	1,439	-35.6%	935	-1.0%
Investments	4,360	4,326	0.8%	3,640	19.8%
Advances	8,758	9,553	-8.3%	9,065	-3.4%
Fixed assets	149	144	3.5%	134	11.2%
Other Assets	484	484	0.0%	494	-2.0%
<b>Total</b>	<b>14,676</b>	<b>15,946</b>	<b>-8.0%</b>	<b>14,268</b>	<b>2.9%</b>

# Deposits

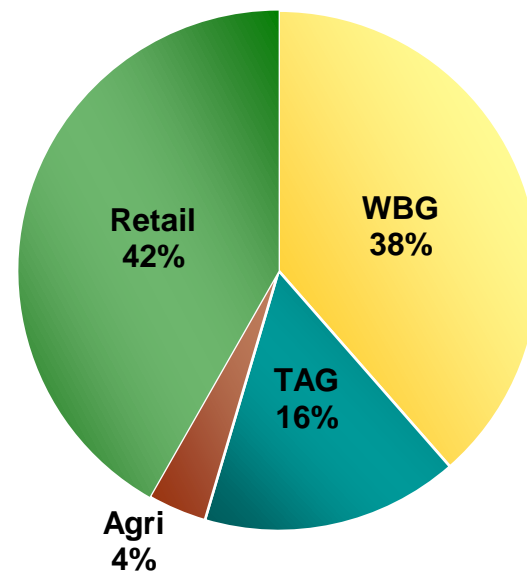
(Rs. in Crores)	31-Mar-12	31-Dec-11	31-Mar-11	Y-o-Y growth
<b>Current Deposits</b>	864	1,293	1,531	-43.6%
<b>Saving Deposits</b>	1,420	1,425	1,338	6.1%
<i>CASA</i>	<b>2,284</b>	<b>2,718</b>	<b>2,869</b>	<b>-15.5%</b>
<i>CASA (%)</i>	<b>19.4%</b>	<b>20.3%</b>	<b>22.9%</b>	
<b>Term Deposits</b>	9,520	10,688	9,660	-1.5%
<b>Total</b>	<b>11,804</b>	<b>13,406</b>	<b>12,530</b>	<b>-5.8%</b>

# Business Mix

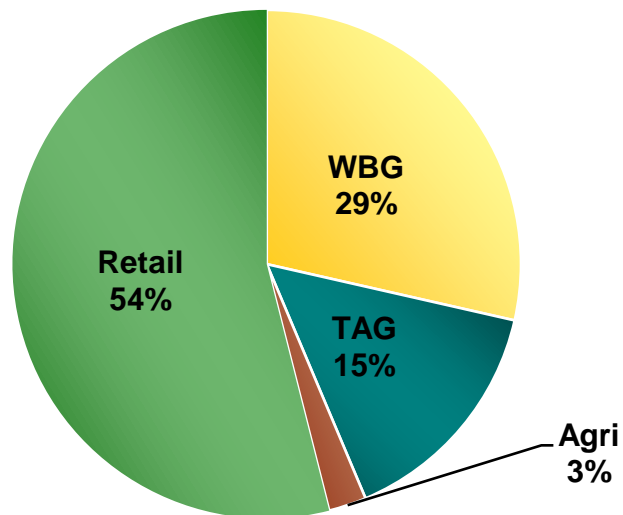
As at March 31, 2012



As at March 31, 2011



As at December 31, 2011



# Profit and Loss Statement

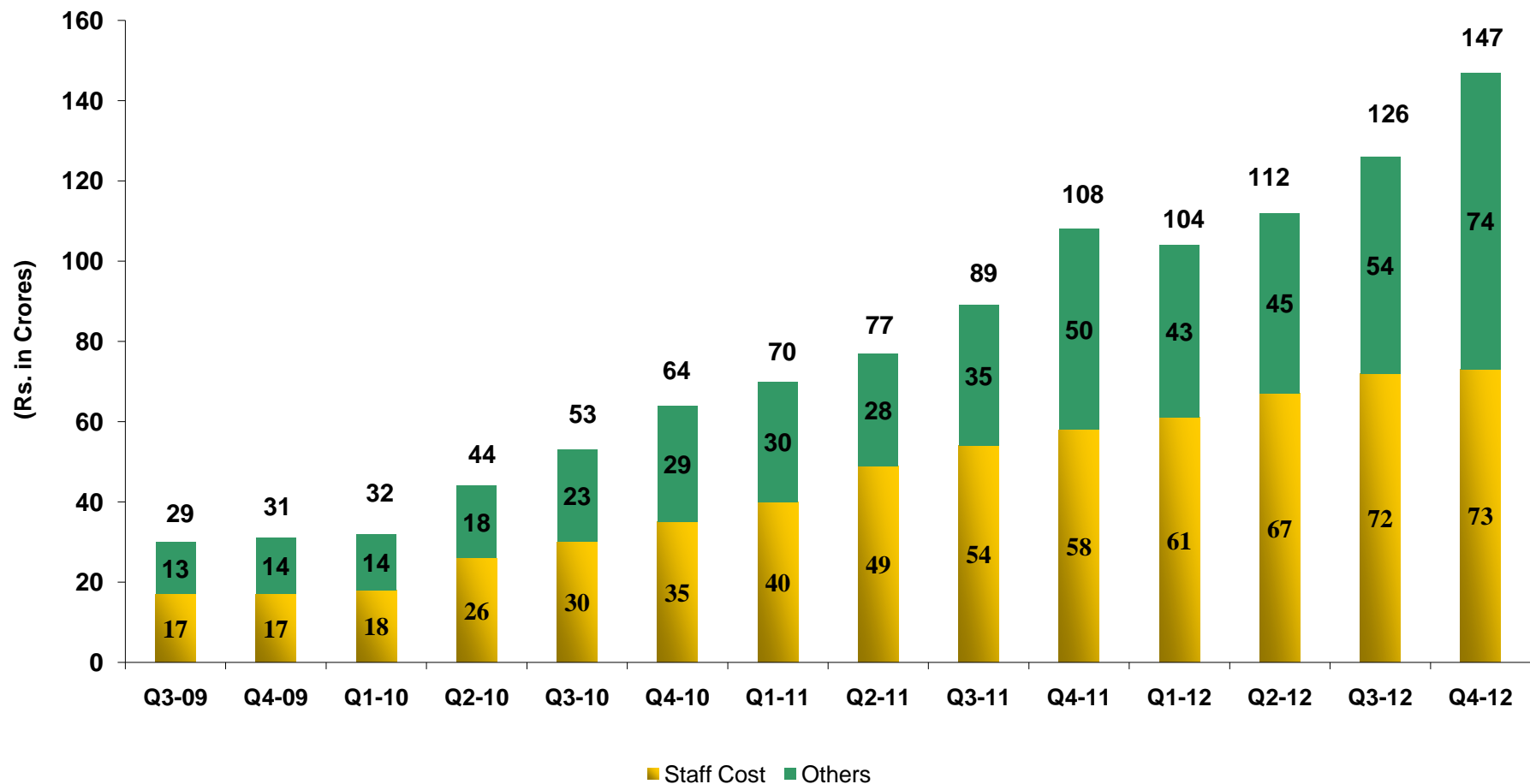
(Rs. in Crores)	Q4FY12	Q4FY11	FY12	FY11	y-o-y growth
Interest income	347.7	296.2	1393.7	906.4	54%
Interest expenses	295.4	205.7	1146.1	641.3	79%
<b>Net interest income</b>	52.3	90.4	247.5	265.1	<b>-7%</b>
Non Interest income	17.7	46.1	143.6	146.8	-2%
Operating expenses	146.8	107.9	489.1	344.5	42%
<i>Staff cost</i>	73.0	58.2	274.0	201.5	36%
Provisions	11.9	9.5	16.6	27.7	-40%
Profit before tax	-88.6	19.1	-114.5	39.7	NM
Provisions for tax	-2.1	7.9	1.2	13.7	-92%
<b>Profit after tax</b>	<b>-86.5</b>	<b>11.2</b>	<b>-115.6</b>	<b>26.1</b>	<b>NM</b>



## Net Interest Income

(Rs. in Crores)	Q4 FY12	Q4 FY11	FY12	FY11	Y-o-Y growth
Interest income	347.7	296.2	1,393.7	906.4	-75.1%
<i>from Advances</i>	259.2	242.0	1,075.4	699.1	-75.9%
<i>from Investments</i>	85.7	53.3	313.6	201.7	-72.7%
<i>Others</i>	2.8	1.0	4.7	5.6	-41.3%
Interest expenses	295.4	205.7	1,146.1	641.3	-74.2%
<i>On Deposits</i>	263.4	186.5	1,015.6	584.2	-74.1%
<i>On Borrowings</i>	31.9	19.3	130.5	57.1	-75.5%
<b>Net Interest Income</b>	<b>52.3</b>	<b>90.4</b>	<b>247.5</b>	<b>265.1</b>	<b>(75.1%)</b>

# Trend in Operating Expenses



## Key Ratios (%)

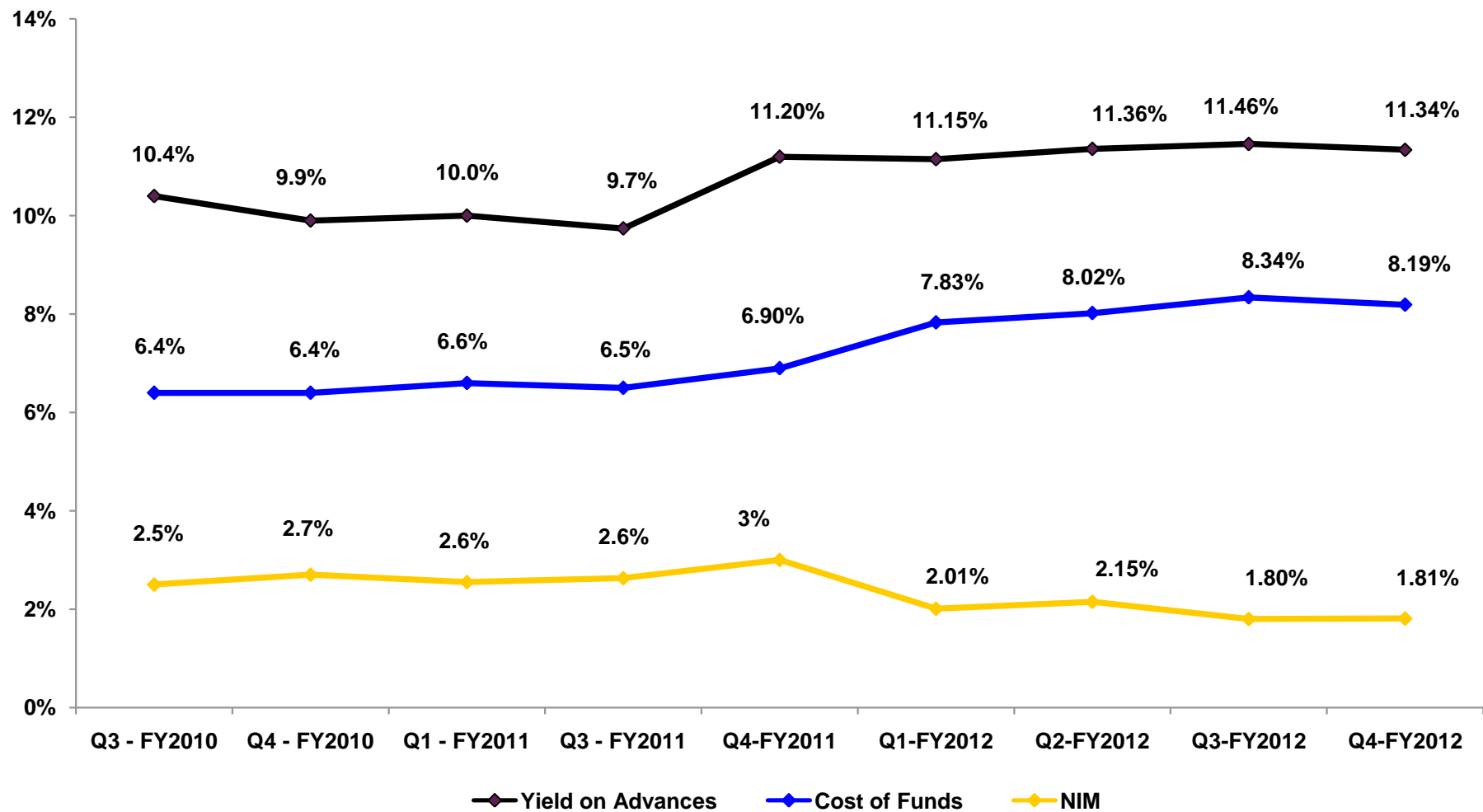
	Q4 FY12	Q4 FY11	FY 2012	FY 2011
Credit - Deposit ratio	74.19	72.35	74.19	72.36
Return on Equity	NM	5.44	NM	3.60
Return on Assets	NM	0.34	NM	0.23

	Mar 31, 2012	Dec 31, 2011	Mar 31, 2011
Gross NPAs (Rs. in crores)	104.27	73.38	67.09
Net NPAs (Rs. in crores)	58.00	33.82	27.47
<i>Gross NPA ratio</i>	<i>1.18%</i>	<i>0.77%</i>	<i>0.74%</i>
<i>Net NPA ratio</i>	<i>0.66%</i>	<i>0.35%</i>	<i>0.30%</i>

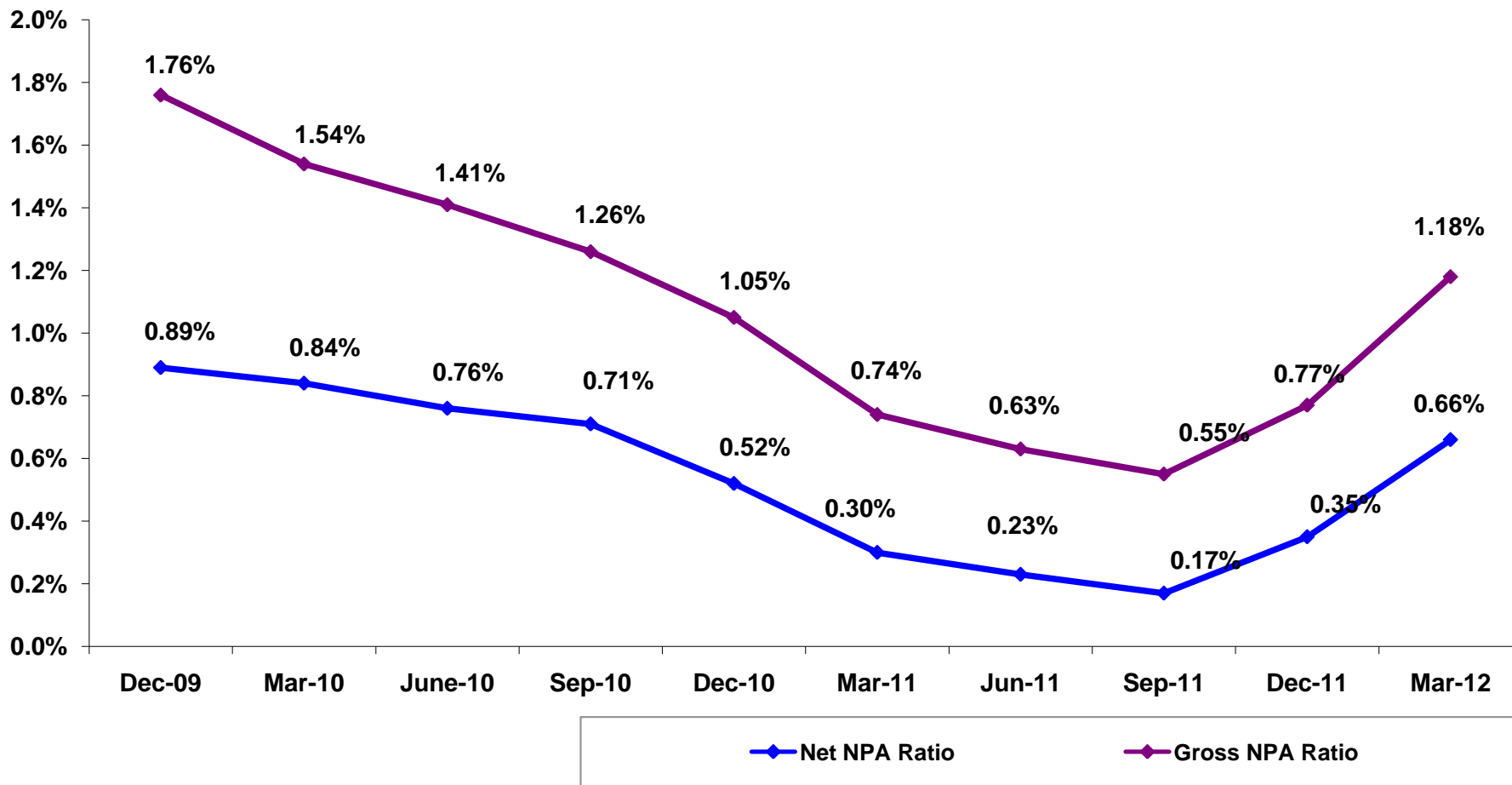
### Basel II (%)

Capital adequacy	9.49	9.88	11.80
- Tier I	7.42	8.00	9.41

# Trends in Net Interest Margin

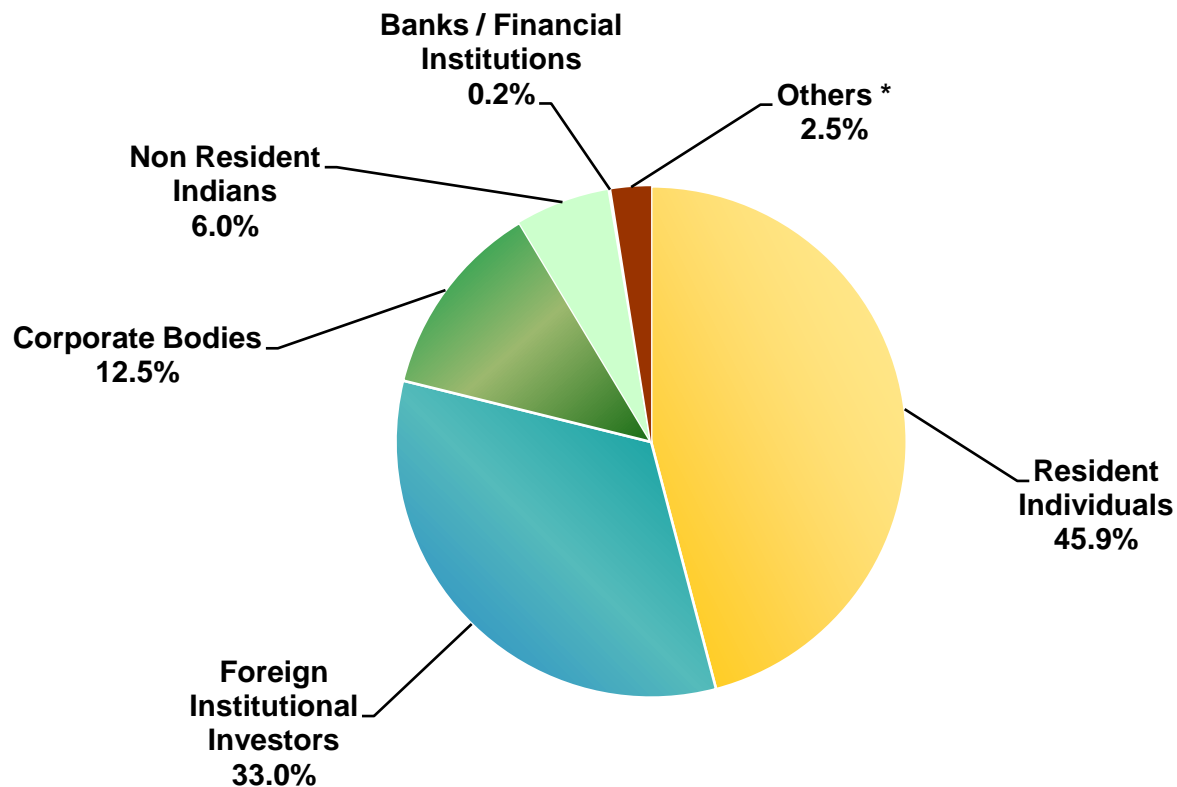


# Asset Quality



# Nearly 71,500 Shareholders form Part of the Dhanlaxmi Family

## Shareholding Pattern as at March 31, 2012



\* 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**