

XYZ Ltd. – Quarterly Financial Summary (Q4 FY 2024)

1. Document Type: Financial Summary Dashboard (Contains summary tables and comparative analysis)

2. Key Financial Metrics

Metric	Q4 FY24	Q4 FY23	YoY Change
Revenue	₹5,400 Cr	₹4,800 Cr	+12.5%
Net Profit	₹720 Cr	₹640 Cr	+12.5%
EBITDA	₹1,100 Cr	₹950 Cr	+15.8%
EPS	₹12.5	₹11.0	+13.6%
ROE	18.2%	17.1%	+1.1 pp
Operating Margin	20.4%	19.8%	+0.6 pp
Gross Margin	48.2%	46.5%	+1.7 pp

3. Income and Expense Analysis

- Revenue Breakdown:
  - Product Sales: ₹3,200 Cr
  - Service Revenue: ₹1,800 Cr
  - Other Operating Income: ₹400 Cr
- Major Expenses:
  - COGS: ₹2,800 Cr
  - SG&A Expenses: ₹900 Cr
  - R&D Expenses: ₹400 Cr

4. Balance Sheet Highlights

Metric	Q4 FY24	Q4 FY23
Total Assets	₹18,500 Cr	₹16,400 Cr
Total Liabilities	₹9,200 Cr	₹8,400 Cr

Metric	Q4 FY24	Q4 FY23
Equity	₹9,300 Cr	₹8,000 Cr

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## 5. Cash Flow Summary

- **Operating Cash Flow:** ₹950 Cr
  - **Investing Cash Flow:** (₹700 Cr)
  - **Financing Cash Flow:** ₹200 Cr
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## 6. Credit Quality and Risk

- **NPL Ratio:** Not applicable (non-financial company)
  - **Cost of Risk:** Not explicitly mentioned
  - No signs of excessive leverage or provisioning
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## 7. Strategic and Operational Updates

- Expansion of digital services division cited as a key driver of services revenue growth
  - Company is undergoing a supply chain optimization initiative to improve COGS efficiency
  - Continued investment in R&D, especially in AI-powered platforms
  - Management reiterates focus on sustainable growth and cost optimization
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## 8. Market Conditions & Outlook

- Company notes moderate macroeconomic headwinds due to inflation but resilient demand in core sectors
  - Growth outlook remains strong, especially in high-margin service contracts
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## 9. Shareholder & Capital Management

- **Dividends:** ₹3.5 per share declared
  - **CET1 Ratio:** Not applicable
  - **Book Value per Share:** ₹160
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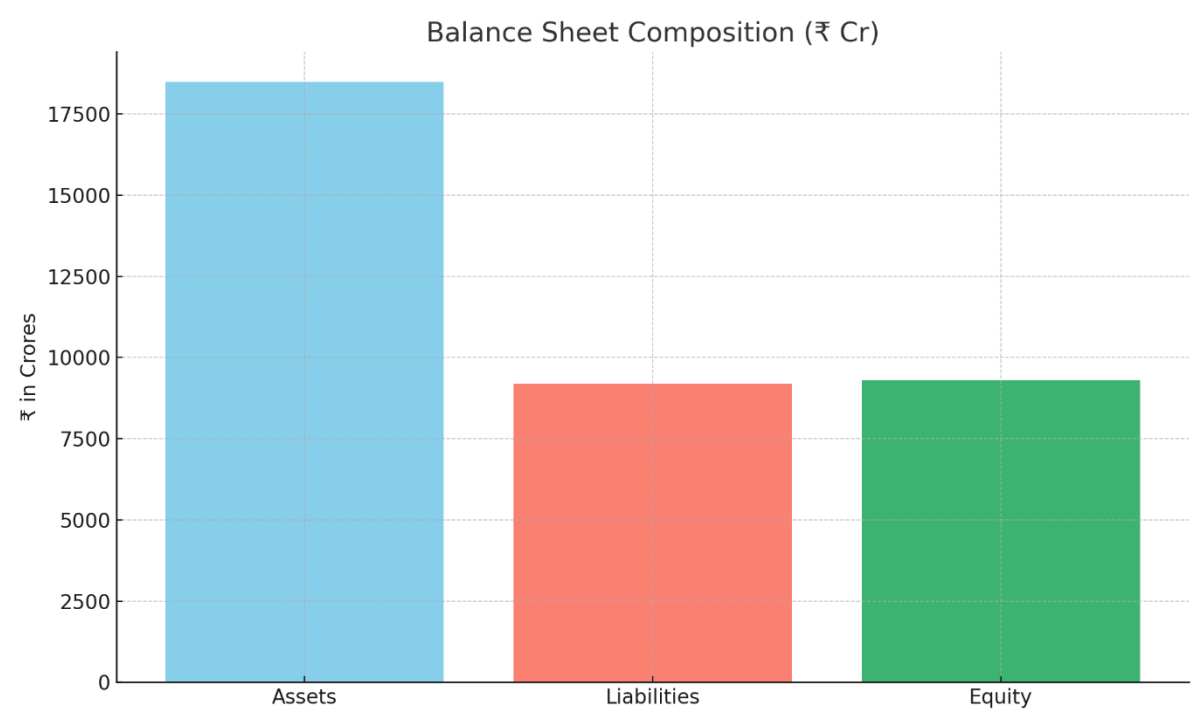
## 10. Chart Interpretation & Downloadable Visuals

I've created the following graphs from the data:

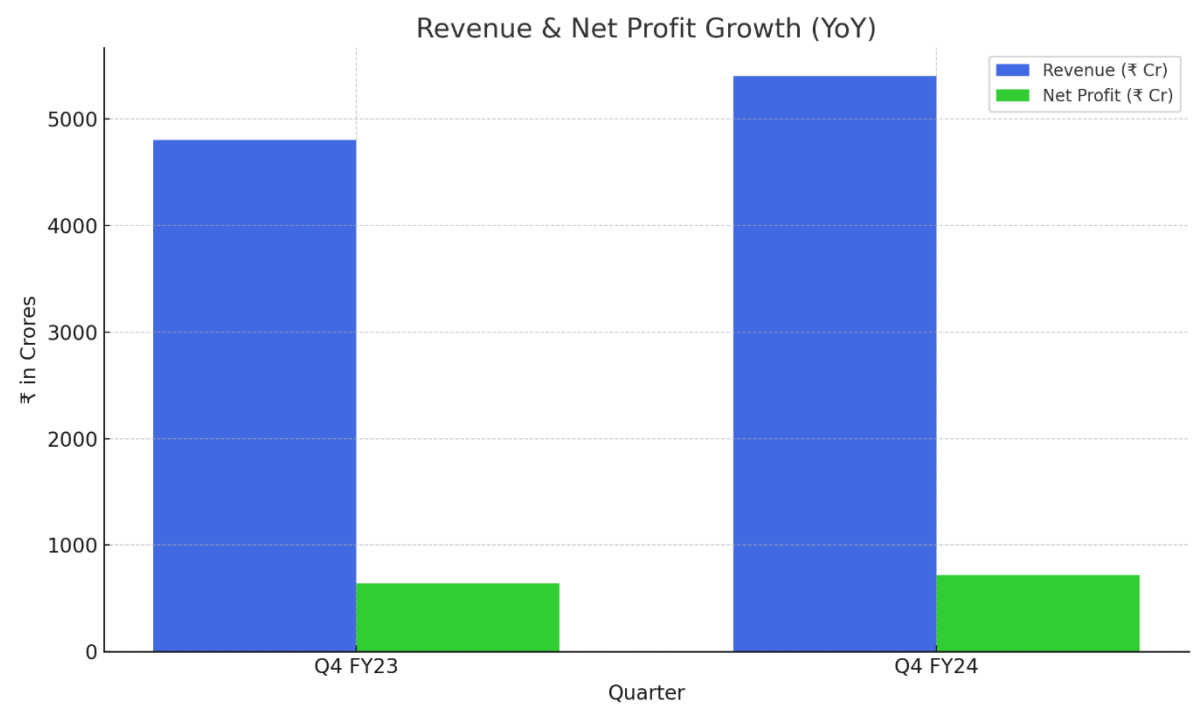
1. **Revenue & Net Profit Growth (YoY)**
2. **EBITDA & Operating Margin Trend**
3. **Cash Flow Breakdown**
4. **Balance Sheet Composition**

Financial Graphs:

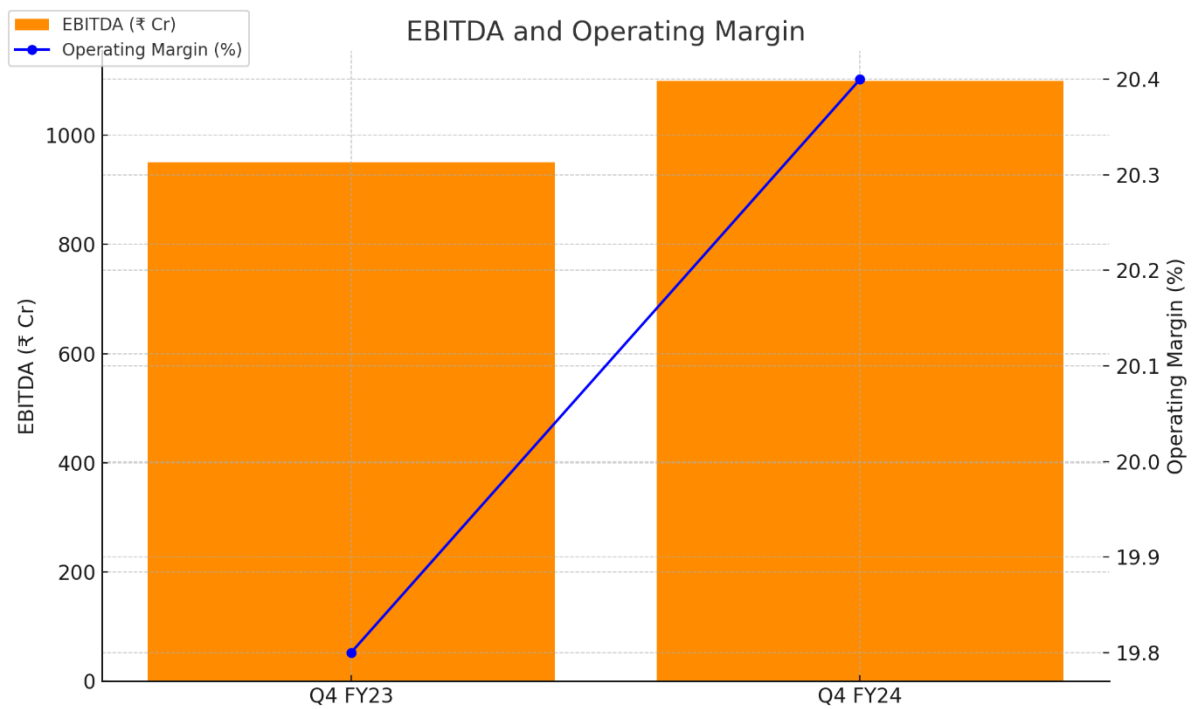
Balance sheet



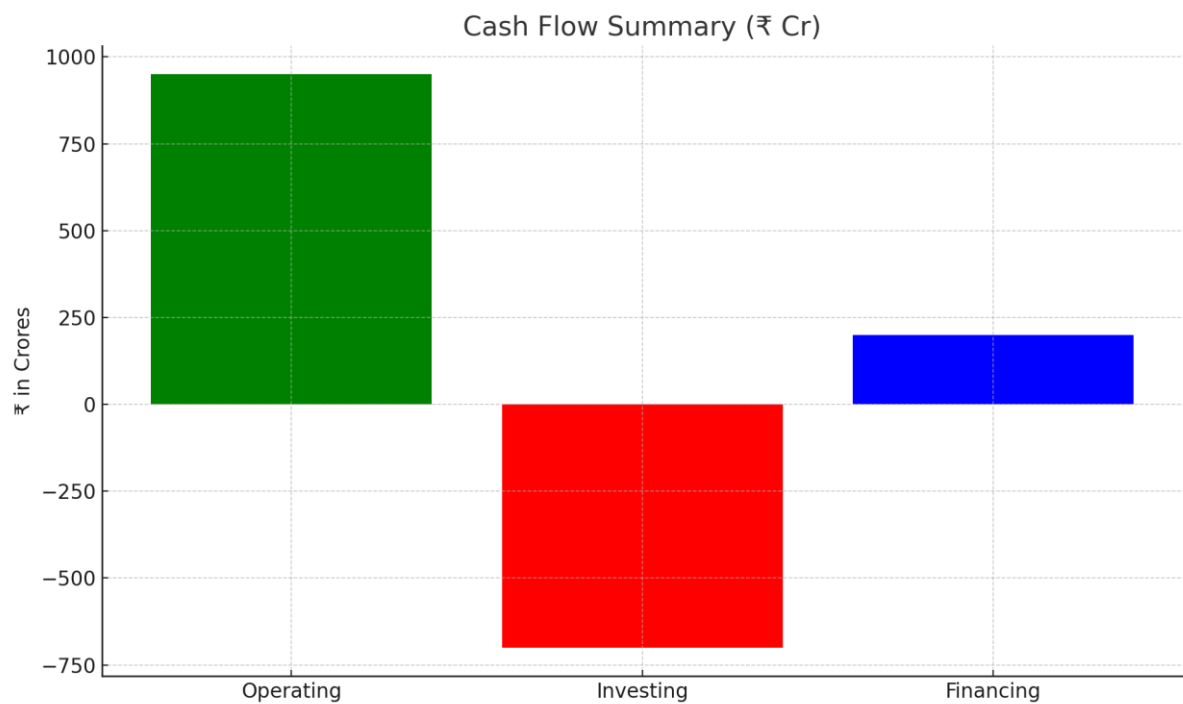
Revenue Net-profit



## Operating Margin



## Cashflow



Chat link - <https://chatgpt.com/share/684a741f-09f0-8013-a397-346bd090f5b2>