

DHANLAXMI BANK LIMITED.  
Registered & Corporate Office: P. B No.9, Dhanalakshmi Buildings,  
Naickanal, Thrissur – 680 001

**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2012**

(Rs. in Lakhs)

Particulars	For the Quarter ended			Year ended
	June 30, 2012	March 31, 2012	June 30, 2011	March 31, 2012
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1. Interest earned (a)+(b)+(c)+(d)	34385	34770	31555	139366
(a) Interest / discount on advances/bills	26271	25925	25147	107540
(b) Income on investments	8093	8570	6310	31358
(c) Interest on balances with Reserve Bank of India and other inter-bank funds	21	271	74	436
(d) Others	0	4	24	32
2. Other income	2123	1772	5495	14364
<b>3.Total Income (1 + 2)</b>	<b>36508</b>	<b>36542</b>	<b>37050</b>	<b>153730</b>
4. Interest expended	26883	29535	25178	114613
5. Operating expenses (a) +(b)	10521	14678	10402	48907
(a) Employees cost	5666	7295	6071	27396
(b) Other operating expenses	4855	7383	4331	21511
<b>6. Total Expenditure (4+5) (excluding provisions and contingencies)</b>	<b>37404</b>	<b>44213</b>	<b>35580</b>	<b>163520</b>
<b>7. Operating Profit (+)/Loss (-) before provisions and contingencies (3-6)</b>	<b>(896)</b>	<b>(7671)</b>	<b>1470</b>	<b>(9790)</b>
8. Provisions (other than tax) and contingencies	285	1187	961	1658
9. Exceptional items	-	-	-	-
<b>10. Profit (+)/Loss (-) from Ordinary Activities before tax (7-8-9)</b>	<b>(1181)</b>	<b>(8858)</b>	<b>509</b>	<b>(11448)</b>
11. Tax expense	-	(207)	169	115
<b>12.Net Profit (+)/Loss (-) from Ordinary Activities after tax (10-11)</b>	<b>(1181)</b>	<b>(8651)</b>	<b>340</b>	<b>(11563)</b>
13.Extraordinary items	-	-	-	-
<b>14.Net Profit (+)/Loss (-) for the period/year (12-13)</b>	<b>(1181)</b>	<b>(8651)</b>	<b>340</b>	<b>(11563)</b>
15.Paid-up equity share capital (Face value Rs.10 each )	8514	8514	8514	8514
16.Reserves excluding Revaluation Reserve as per balance sheet of previous accounting year				62665
<b>17.Analytical Ratios</b>				
(a) Percentage of share holding of Government of India	Nil	Nil	Nil	Nil
(b) Capital Adequacy Ratio	10.36%	9.49%	11.40%	9.49%
(c) Earnings Per Share (EPS) (in Rupees) EPS for the quarter/year (before and after extraordinary items)				
- Basic	*(1.39)	*(10.16)	*0.40	(13.58)
- Diluted	*(1.39)	*(10.16)	*0.40	(13.58)
(d) NPA Ratios				
- Gross NPA	11028	10427	6146	10427
- Net NPA	5714	5800	2184	5800
- % of Gross NPA	1.39%	1.18%	0.63%	1.18%
- % of Net NPA	0.72%	0.66%	0.23%	0.66%

(e) Return on Assets (average) – (Annualised)	(0.36%)	(2.28%)	0.09%	(0.75%)
18. Public Shareholding				
- Number of shares	85136319	85136319	85136319	85136319
- Percentage of shareholding	100.00%	100.00%	100.00%	100.00%
19. Promoters and promoter group shareholding				
(a) Pledged/Encumbered				
- Number of shares				
- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
- Percentage of shares (as a % of the total share capital)				
(b) Non-encumbered				
- Number of Shares				
- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
- Percentage of shares (as a % of the total share capital)				

*\*Not annualised*

### **Notes**

1. The above unaudited financial results have been taken on record by the Audit Committee of the Board and approved by the Board of Directors at its meeting held on August 4, 2012. The information presented above is extracted from the unaudited financial statements as stated.
2. The working results for the quarter ended June 30, 2012 have been arrived at after making provision for income tax, if any, and other usual and necessary provisions. Provisions for Non-Performing Assets, Standard Assets, Non-Performing Investments and Depreciation on Investments are made as per the guidelines issued by the Reserve Bank of India.
3. The unamortized transitional liability consequent to the reopening of the pension option and enhancement of the gratuity limit, following the amendments to the Payment of Gratuity Act, 1972 was 1531.14 Lakhs as on March 31, 2012. Out of the above, the amount charged to the Profit and Loss Account for this quarter is Rs 150 Lakhs and the balance in the unamortised account is Rs 1381.14 Lakhs.
4. The strategic investment made in Destimoney Securities Private Limited, a securities trading company, in February 2011, for Rs. 1224.49 Lakhs has been written down to its fair value of Rs. 366.67 Lakhs based on the last audited financials of the company as on March 31, 2011. In view of the non-availability of the financials of the company, for the financial year ended March 31, 2012, no provision for diminution in the value of investments has been made.
5. Details of investor complaints for the quarter ended June 30, 2012:  
Beginning - Nil; Received - Nil; Disposed off - Nil; Closing - Nil.
6. The figures for the previous periods/year have been regrouped wherever necessary.

## UNAUDITED SEGMENT-WISE REVENUE, RESULTS AND CAPITAL EMPLOYED

### Part A: Business Segments

(Rs. in Lakhs)

Particulars	For the quarter ended			Year ended
	June 30, 2012	March 31, 2012	June 30, 2011	March 31, 2012
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
<b>1. Segment Revenue</b>				
(a) Treasury	8643	9693	7299	33870
(b) Retail Banking	17172	19236	17203	72463
(c) Corporate/Wholesale Banking	10693	7609	12346	47260
(d) Other Banking Operations	-	-	-	-
(e) Unallocated	-	4	202	137
<b>Total</b>	<b>36508</b>	<b>36542</b>	<b>37050</b>	<b>153730</b>
Less: Inter-Segment Revenue	-	-	-	-
<b>Income from Operations</b>	<b>36508</b>	<b>36542</b>	<b>37050</b>	<b>153730</b>
<b>2. Segment Results (Profit (+)/Loss (-) before tax and after interest from each segment)</b>				
(a) Treasury	(448)	(1254)	168	(1448)
(b) Retail Banking	78	(3677)	865	(4094)
(c) Corporate/Wholesale Banking	(296)	(2432)	516	(3248)
(d) Other Banking Operations	-	-	-	-
(e) Unallocated	(230)	-	-	-
<b>Total</b>	<b>(896)</b>	<b>(7363)</b>	<b>1549</b>	<b>(8790)</b>
Less : (i) Interest	-	-	-	-
(ii) Other Unallocable expenditure net-off	(285)	1495	1040	2658
(iii) Unallocable income	-	-	-	-
<b>Profit (+)/Loss(-) before tax</b>	<b>(1181)</b>	<b>(8858)</b>	<b>509</b>	<b>(11448)</b>
<b>3. Capital Employed</b>				
(a) Treasury	44424	5486	16789	5486
(b) Retail Banking	11286	35185	35627	35185
(c) Corporate/Wholesale Banking	7255	23213	25799	23213
(d) Other Banking Operations	-	-	-	-
(e) Unallocated	8978	8941	6512	8941
<b>Total</b>	<b>71943</b>	<b>72825</b>	<b>84727</b>	<b>72825</b>

Business Segments have been identified and reported taking into account, the target customer profile, the nature of products and services, the differing risks and returns, the organization structure, the internal business reporting system and the guidelines prescribed by Reserve Bank of India.

### Part B: Geographical segments

The Bank has only the domestic geographic segment.

**By order of the Board**

Sd/-

Mumbai,  
August 4 , 2012

**P.G. JAYAKUMAR**  
**(Managing Director & CEO)**