

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

**UNAUDITED FINANCIAL RESULTS FOR THE NINE MONTHS ENDED DECEMBER 31, 2012**

(Rs. in Lakhs)

Particulars	For the Quarter ended			For the nine months ended		For the Year ended
	Dec 31, 2012	Sep 30, 2012	Dec 31, 2011	Dec 31, 2012	Dec 31, 2011	March 31, 2012
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1. Interest earned (a)+(b)+(c)+(d)	32465	31387	36427	98237	104596	139366
(a) Interest/discount on advances/bills	24062	23681	28274	74014	81615	107540
(b) Income on investments	8207	7518	8113	23818	22788	31358
(c) Interest on balances with Reserve Bank of India and other interbank funds	193	188	39	402	165	436
(d) Others	3	0	1	3	28	32
2. Other income	2746	2199	2658	7068	12592	14364
<b>3.Total Income ( 1 + 2 )</b>	<b>35211</b>	<b>33586</b>	<b>39085</b>	<b>105305</b>	<b>117188</b>	<b>153730</b>
4. Interest expended	25033	25607	30076	77523	85078	114613
5. Operating expenses (a) +(b)	8768	6916	12655	26205	34229	48907
(a) Employees cost	4486	4483	7279	14635	20101	27396
(b) Other operating expenses	4282	2433	5376	11570	14128	21511
<b>6. Total Expenditure (4+5) (excluding provisions and contingencies)</b>	<b>33801</b>	<b>32523</b>	<b>42731</b>	<b>103728</b>	<b>119307</b>	<b>163520</b>
<b>7. Operating Profit(+)/Loss(-) before provisions and contingencies (3-6)</b>	<b>1410</b>	<b>1063</b>	<b>(3646)</b>	<b>1577</b>	<b>(2119)</b>	<b>(9790)</b>
8. Provisions (other than tax) and Contingencies	971	2925	41	4181	471	1658
9. Exceptional items	-	-	-	-	-	-
<b>10. Profit (+)/Loss (-) from Ordinary Activities before tax (7-8-9)</b>	<b>439</b>	<b>(1862)</b>	<b>(3687)</b>	<b>(2604)</b>	<b>(2590)</b>	<b>(11448)</b>
11. Tax expense	-	-	-	-	322	115
<b>12.Net Profit(+)/Loss (-) from Ordinary Activities after tax (10-11)</b>	<b>439</b>	<b>(1862)</b>	<b>(3687)</b>	<b>(2604)</b>	<b>(2912)</b>	<b>(11563)</b>
13. Extraordinary items	-	-	-	-	-	-
<b>14.Net Profit (+)/Loss (-) for the period (12-13)</b>	<b>439</b>	<b>(1862)</b>	<b>(3687)</b>	<b>(2604)</b>	<b>(2912)</b>	<b>(11563)</b>
15.Paid-up equity share capital (Face value Rs.10)	8514	8514	8514	8514	8514	8514
16.Reserves excluding Revaluation Reserves 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	Nil	Nil
(b) Capital Adequacy Ratio	11.58%	10.90%	9.88%	11.58%	9.88%	9.49%
(c) Earnings Per Share(EPS) in Rupees						
EPS for the quarter/year (before and after extraordinary items)						
-Basic	0.52*	(2.19)*	(4.33)*	(3.06)*	(3.42)*	(13.58)
-Diluted	0.52*	(2.19)*	(4.33)*	(3.06)*	(3.42)*	(13.58)
(d) NPA Ratios						
- Gross NPA	31284	27260	7338	31284	7338	10427

- Net NPA	21602	18829	3382	21602	3382	5800
- % of Gross NPA	4.19%	3.57%	0.77%	4.19%	0.77%	1.18%
- % of Net NPA	2.93%	2.50%	0.35%	2.93%	0.35%	0.66%
(e) Return on Assets (average) – (Annualised)	0.14%	-	-	-	-	-
<b>18. Public Shareholding</b>						
- Number of shares	85136319	85136319	85136319	85136319	85136319	85136319
- Percentage of shareholding	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
<b>19. Promoters and promoter group shareholding</b>						
(a) Pledged/Encumbered						
- Number of shares						
- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	Not Applicable					
(b) Non-encumbered						
- Number of Shares						
- Percentage of shares (as a % of the total shareholding of promoter and promoter group)						
- Percentage of shares (as a % of the total share capital)	Not Applicable					

*\*Not annualised*

## **Notes**

- The above financial results have been approved by the Board of Directors at its meeting held on January 24, 2013. The same have been subjected to limited review by the Central Statutory Auditors of the bank in line with the guidelines issued by the Reserve Bank of India (RBI) and as per the requirements of the Listing Agreement with the Stock Exchanges.
- The working results for the nine months ended December 31<sup>st</sup>, 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.
- 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 Rs 1531.14 Lakhs as on March 31, 2012. Out of the above, the amount charged to the Profit and Loss Account for the nine months ended 31<sup>st</sup> December 2012 is Rs 481.80 lakhs ( Rs 165.90 lakhs for the quarter ended 31.12.2012) and the balance in the unamortised amount carried forward is Rs 1049.34 Lakhs which will be written off within a period of 3 years on a proportionate basis as per RBI guidelines.
- 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. 323.58 Lakhs based on the last audited financials of the company as on March 31, 2012.
- To the extent applicable to the interim financials reporting, the Bank has consistently followed the same accounting policies and generally accepted practices adopted for the preparation of audited financial statements for the year ended 31<sup>st</sup> March 2012.
- Details of investor complaints for the nine months ended December 31, 2012:  
Beginning - Nil; Received - 1; Disposed off - 1; Closing - Nil.
- The figures for the previous periods/year have been regrouped wherever necessary.

**Part A: Business Segments**

(Rs. in Lakhs)

Particulars	For the quarter ended			For the nine months ended		Year ended
	Dec 31, 2012	Sept 30, 2012	Dec 31, 2011	Dec 31, 2012	Dec 31, 2011	March 31, 2012
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
<b>1. Segment Revenue</b>						
(a) Treasury	10099	7913	8617	26655	24177	33870
(b) Retail Banking	17523	16385	20588	51080	53226	72463
(c) Corporate/Wholesale Banking	7566	9288	9947	27547	39652	47260
(d) Other Banking Operations	-	-	-	-	-	-
(e) Unallocated	23	-	(67)	23	133	137
<b>Total</b>	<b>35211</b>	<b>33586</b>	<b>39085</b>	<b>105305</b>	<b>117188</b>	<b>153730</b>
Less: Inter-Segment Revenue	-	-	-	-	-	-
<b>Income from Operations</b>	<b>35211</b>	<b>33586</b>	<b>39085</b>	<b>105305</b>	<b>117188</b>	<b>153730</b>
<b>2. Segment Results (Profit (+)/Loss (-) before tax and after interest from each segment)</b>						
(a) Treasury	2167	(1948)	(62)	(229)	(193)	(1448)
(b) Retail Banking	(419)	2005	(1679)	1664	(417)	(4094)
(c) Corporate/Wholesale Banking	(361)	1018	(1555)	361	(816)	(3248)
(d) Other Banking Operations	-	-	-	-	-	-
(e) Unallocated	23	(12)	-	(219)	-	-
<b>Total</b>	<b>1410</b>	<b>1063</b>	<b>(3296)</b>	<b>1577</b>	<b>(1426)</b>	<b>(8790)</b>
Less : (i) Interest	-	-	-	-	-	-
(ii) Other Unallocable Expenditure net-off	971	2925	391	4181	1164	2658
(iii) Unallocable income	-	-	-	-	-	-
<b>Profit (+)/Loss(-) before tax</b>	<b>439</b>	<b>(1862)</b>	<b>(3687)</b>	<b>(2604)</b>	<b>(2590)</b>	<b>(11448)</b>
<b>3. Capital Employed</b>						
(a) Treasury	49607	37385	38902	49607	38902	5486
(b) Retail Banking	7485	14520	20510	7485	20510	35185
(c) Corporate/Wholesale Banking	4118	8884	15473	4118	15473	23213
(d) Other Banking Operations	-	-	-	-	-	-
(e) Unallocated	9014	8993	6590	9014	6590	8941
<b>Total</b>	<b>70224</b>	<b>69782</b>	<b>81475</b>	<b>70224</b>	<b>81475</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/-

Place: Kochi

Date: 24 Jan 2013

**P.G. JAYAKUMAR**

**(Managing Director & CEO)**