

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, 2013**

Particulars	For the Quarter ended			(` in Lakhs)
	June 30, 2013	March 31, 2013	June 30, 2012	Year ended March 31, 2013
	(Reviewed)	(Audited)	(Reviewed)	(Audited)
1. Interest earned (a)+(b)+(c)+(d)	31362	32563	34385	130800
(a) Interest / discount on advances/bills	22989	23137	26271	97151
(b) Income on investments	7897	8692	8093	32510
(c) Interest on balances with Reserve Bank of India and other inter-bank funds	476	370	21	772
(d) Others	0	364	0	367
2. Other income	2470	4362	2123	11430
<b>3. Total Income (1 + 2)</b>	<b>33832</b>	<b>36925</b>	<b>36508</b>	<b>142230</b>
4. Interest expended	25014	25635	26883	103158
5. Operating expenses (a) +(b)	7737	7727	10521	33932
(a) Employees cost	4531	4041	5666	18676
(b) Other operating expenses	3206	3686	4855	15256
<b>6. Total Expenditure (4+5) (excluding provisions and contingencies)</b>	<b>32751</b>	<b>33362</b>	<b>37404</b>	<b>137090</b>
<b>7. Operating Profit (+)/Loss (-) before provisions and contingencies (3-6)</b>	<b>1081</b>	<b>3563</b>	<b>(896)</b>	<b>5140</b>
8. Provisions (other than tax) and contingencies	719	3288	285	7469
9. Exceptional items	-	-	-	-
<b>10. Profit (+)/Loss (-) from Ordinary Activities before tax (7-8-9)</b>	<b>362</b>	<b>275</b>	<b>(1181)</b>	<b>(2329)</b>
11. Tax expense	4	(2591)	-	(2591)
<b>12. Net Profit (+)/Loss (-) from Ordinary Activities after tax (10-11)</b>	<b>358</b>	<b>2866</b>	<b>(1181)</b>	<b>262</b>
13. Extraordinary items	-	-	-	-
<b>14. Net Profit (+)/Loss (-) for the period/year (12-13)</b>	<b>358</b>	<b>2866</b>	<b>(1181)</b>	<b>262</b>
15. Paid-up equity share capital (Face value Rs.10 each)	10606	8514	8514	8514
16. Reserves excluding Revaluation Reserve as per balance sheet of previous accounting year	-	-	-	62928
<b>17. Analytical Ratios</b>				
(a) Percentage of share holding of Government of India	Nil	Nil	Nil	Nil
(b) Capital Adequacy Ratio	11.73%	11.06%	10.36%	11.06%
(c) Earnings Per Share (EPS) (in Rupees) EPS for the quarter/year (before and after extraordinary items)				
- Basic *	0.35	3.37	(1.39)	0.31
- Diluted*	0.35	3.37	(1.39)	0.31
(d) NPA Ratios				
- Gross NPA	44027	38027	11028	38027
- Net NPA	30683	26102	5714	26102
- % of Gross NPA	5.78%	4.82%	1.39%	4.82%

- % of Net NPA	4.10%	3.36%	0.72%	3.36
(e) Return on Assets (average) – (Annualised)	0.10%	0.02%	(0.36%)	0.02%
<b>18. Public Shareholding</b>				
- Number of shares	106059619	85136319	85136319	85136319
- Percentage of shareholding	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	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

- The above financial results have been reviewed by the Audit Committee of the Board and approved by the Board of Directors at its meeting held on 12 August, 2013 and subjected to limited review by Central Statutory Auditors.
- There has been no change in the accounting policies followed during the quarter ended 30<sup>th</sup> June 2013 as compared to those followed in the preceding financial year ended 31<sup>st</sup> March 2013.
- The working results for the quarter ended June 30, 2013 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. Further, the directions in the Annual Financial Inspection (AFI) report as on 31<sup>st</sup> March 2013 is subject to compliance by the bank pending approval from RBI.
- 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 1021 Lakhs as on March 31, 2013. Out of the above, the amount charged to the Profit and Loss Account for the current quarter is Rs 127.50 Lakhs and the balance in the unamortised account is Rs 893.50 Lakhs.
- 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. 319.11 Lakhs based on the last audited financials of the company as on March 31, 2012.
- Details of investor complaints for the quarter ended June 30, 2013:  
Beginning - 1; Received - Nil; Disposed off - 1; Closing – Nil
- 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, 2013	March 31, 2013	June 30, 2012	March 31, 2013
	(Reviewed)	(Audited)	(Reviewed)	(Audited)
<b>1. Segment Revenue</b>				
(a) Treasury	9724	11099	8643	37754
(b) Retail Banking	14334	11290	17172	62370
(c) Corporate/Wholesale Banking	9773	14153	10693	41700
(d) Other Banking Operations	-	-	-	-
(e) Unallocated	1	383	-	406
<b>Total</b>	<b>33832</b>	<b>36925</b>	<b>36508</b>	<b>142230</b>
Less: Inter-Segment Revenue	-	-	-	-
<b>Income from Operations</b>	<b>33832</b>	<b>36925</b>	<b>36508</b>	<b>142230</b>
<b>2. Segment Results (Profit (+)/Loss (-) before tax and after interest from each segment)</b>				
(a) Treasury	867	1727	(448)	1498
(b) Retail Banking	147	596	78	2260
(c) Corporate/Wholesale Banking	71	862	(296)	1223
(d) Other Banking Operations	-	-	-	-
(e) Unallocated	(4)	378	(230)	159
<b>Total</b>	<b>1081</b>	<b>3563</b>	<b>(896)</b>	<b>5140</b>
Less : (i) Interest	-	-	-	-
(ii) Other Unallocable expenditure net-off	719	3288	(285)	7469
(iii) Unallocable income	-	-	-	-
<b>Profit (+)/Loss(-) before tax</b>	<b>362</b>	<b>275</b>	<b>(1181)</b>	<b>(2329)</b>
<b>3. Capital Employed</b>				
(a) Treasury	34107	(41798)	44424	(41798)
(b) Retail Banking	23716	63865	11286	63865
(c) Corporate/Wholesale Banking	16216	43004	7255	43004
(d) Other Banking Operations	-	-	-	-
(e) Unallocated	9905	11529	8978	11529
<b>Total</b>	<b>83944</b>	<b>76600</b>	<b>71943</b>	<b>76600</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**



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

Kochi,

August 12, 2013