

**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2018**

(Rs in Lakh)

Particulars	Quarter ended			Year ended
	30-Jun-18	31-Mar-18	30-Jun-17	31-Mar-18
	Unaudited	#Audited	Unaudited	Audited
1. Interest earned (a)+(b)+(c)+(d)	23992	24644	25930	101332
(a) Interest/discount on advances/bills	15552	16377	18188	69222
(b) Income on investments	7728	7589	6969	29243
(c) Interest on balances with Reserve Bank of India and other interbank funds	244	228	322	1061
(d) Others	467	450	451	1806
2. Other income	1645	2970	2795	10247
<b>3.Total Income ( 1 + 2)</b>	<b>25636</b>	<b>27614</b>	<b>28725</b>	<b>111579</b>
4. Interest expended	15878	16072	17389	66752
5. Operating expenses (a) + (b)	7757	5246	8673	30209
(a) Employees cost	4286	2356	4970	16358
(b) Other operating expenses	3470	2890	3703	13851
<b>6. Total Expenditure (4+5) (excluding provisions and contingencies)</b>	<b>23634</b>	<b>21318</b>	<b>26062</b>	<b>96961</b>
<b>7. Operating Profit(+)/Loss(-) before provisions and contingencies (3-6)</b>	<b>2002</b>	<b>6296</b>	<b>2663</b>	<b>14618</b>
8. Provisions (other than tax) and Contingencies	6501	8012	1866	17105
9. Exceptional items	-	-	-	-
<b>10. Profit (+)/Loss (-) from Ordinary Activities before tax (7-8-9)</b>	<b>(4499)</b>	<b>(1716)</b>	<b>797</b>	<b>(2487)</b>
11. Tax expense	-	-	-	-
<b>12. Net Profit(+)/Loss (-) from Ordinary Activities after tax (10-11)</b>	<b>(4499)</b>	<b>(1716)</b>	<b>797</b>	<b>(2487)</b>
13. Extraordinary items (net of tax expense)	-	-	-	-
<b>14. Net Profit (+)/Loss (-) for the period (12-13)</b>	<b>(4499)</b>	<b>(1716)</b>	<b>797</b>	<b>(2487)</b>
15. Paid-up equity share capital (Face value Rs.10)	25301	25301	25301	25301
16. Reserves excluding Revaluation Reserves( as per balance sheet of previous accounting year)				35623
<b>17. Analytical Ratios</b>				
(i) Percentage of share holding of Government of India	Nil	Nil	Nil	Nil



(ii) Capital Adequacy Ratio as per Basel III	13.07%	13.87%	12.01%	13.87%
(iii) Earnings Per Share(EPS) in Rupees				
-Basic EPS (Before and after Extra ordinary items)	(1.78)*	(0.68)*	0.38*	(0.98)
-Diluted EPS (Before and after Extra ordinary items)	(1.78)*	(0.68)*	0.38*	(0.98)
(iv) NPA Ratios				
- Gross NPA	53105	46930	35413	46930
- Net NPA	21284	19465	19312	19465
- % of Gross NPA	8.94%	7.35%	5.62%	7.35%
- % of Net NPA	3.79%	3.19%	3.15%	3.19%
(v) Return on Assets (average) – (Annualized)	(1.50%)	(0.20%)	0.26%	(0.20%)

\*Not Annualized

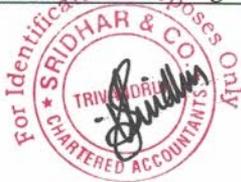
# refer Note 12

## SEGMENTWISE RESULTS

### Part A: Business Segments

(Rs in Lakh)

Particulars	Quarter ended			Year ended
	30-Jun-18	31-Mar-18	30-Jun-17	31-Mar-18
	Unaudited	#Audited	Unaudited	Audited
<b>1. Segment Revenue</b>				
(a) Treasury	8057	7990	8248	31916
(b) Retail Banking	8903	10622	8860	36426
(c) Corporate/ Wholesale Banking	8676	9002	11618	43237
(d) Other Banking Operations	-	-	-	-
(e) Unallocated	-	-	-	-
<b>Total Revenue</b>	<b>25636</b>	<b>27614</b>	<b>28726</b>	<b>111579</b>
Less: Inter-Segment Revenue	-	-	-	-
<b>Income from Operations</b>	<b>25636</b>	<b>27614</b>	<b>28726</b>	<b>111579</b>
<b>2. Segment Results(Net of Provisions)</b>				
(a) Treasury	1273	1856	1408	4949
(b) Retail Banking	837	2681	1081	6742
(c) Corporate/ Wholesale Banking	(108)	1758	174	2927
(d) Other Banking Operations	-	-	-	-
(e) Unallocated	-	-	-	-
<b>Total</b>	<b>2002</b>	<b>6295</b>	<b>2663</b>	<b>14618</b>
Less :(i) Interest	-	-	-	-
(ii) Other Un-allocable Expenditure net-off	6501	8011	1866	17105
(iii) Un-allocable income	-	-	-	-
<b>Profit (+)/Loss(-) before tax</b>	<b>(4499)</b>	<b>(1716)</b>	<b>797</b>	<b>(2487)</b>
<b>3. Segment Assets</b>				
(a) Treasury	515956	492598	485743	492598
(b) Retail Banking	326541	309365	295528	309365
(c) Corporate/ Wholesale Banking	355600	420098	434712	420098
(d) Other Banking Operations	-	-	-	-
(e) Unallocated	6610	6586	6515	6586
<b>Total</b>	<b>1204707</b>	<b>1228647</b>	<b>1222498</b>	<b>1228647</b>
<b>4. Segment Liabilities</b>				
(a) Treasury	483121	459972	453913	459972
(b) Retail Banking	311802	294210	279386	294210
(c) Corporate/ Wholesale Banking	339337	399518	410967	399518



(d) Other Banking Operations	-	-	-	-
(e) Unallocated	-	-	-	-
<b>Total</b>	<b>1134260</b>	<b>1153700</b>	<b>1144266</b>	<b>1153700</b>
<b>5. Capital Employed (Segment Assets-Segment Liabilities)</b>				
(a) Treasury	32835	32626	31830	32626
(b) Retail Banking	14739	15155	16142	15155
(c) Corporate/ Wholesale Banking	16263	20580	23745	20580
(d) Other Banking Operations	-	-	-	-
(e) Unallocated	6610	6586	6515	6586
<b>Total</b>	<b>70447</b>	<b>74947</b>	<b>78232</b>	<b>74947</b>

# Refer Note No.12

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.

**Notes**

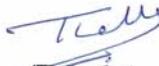
1. The above unaudited financial results for the quarter ended 30th June 2018 were reviewed by the Audit Committee and recommended for approval to and approved by the Board of Directors at its meeting held on Aug 06, 2018. These Results have been subjected to "Limited Review" by the Statutory Auditors of the Bank and an unqualified report has been issued by them.
2. The working results for the quarter ended 30<sup>th</sup> June, 2018 have been arrived at after making provision for tax, if any, and other usual and necessary provisions, provisions for Non-Performing Assets, Standard Assets, restructured advances, exposures to entities with un-hedged foreign currency exposure, additional provision for stressed sectors, Non-Performing Investments and Depreciation on Investments as per the guidelines and prudential norms issued by the Reserve Bank of India.
3. The Bank has followed the same significant accounting policies in the preparation of quarterly financial results as those followed in the annual financial statements for the year ended 31<sup>st</sup> March 2018.
4. In terms of RBI circular no. FMRD.DIRD.10/14.03.002/2015-16 dated 19<sup>th</sup> May, 2016, repo and reverse repo transactions with RBI under LAF/MSF are accounted for as borrowing and lending respectively as against the earlier practice of including the same under Investments. Previous period figures have been regrouped and reclassified to conform to current period's classification. The aforesaid change has no impact on the profit /(loss) of the bank for the period presented.
5. In accordance with RBI circular DBR No BP.BC.1/21.06.201/2015-16 dated 1<sup>st</sup> July 2015 banks are required to make quarterly Pillar 3 disclosures under Basel III Capital Regulations. The Bank has made these disclosures which are available in its website at the following link:  
[http://www.dhanbank.com/investor\\_relations/inv\\_basel.aspx](http://www.dhanbank.com/investor_relations/inv_basel.aspx). These disclosures have not been subjected to Review by the Statutory Auditors.
6. RBI Circular DBR. No.BP.BC.113/21.04.048/2017-18 dated June 15, 2018 grants banks an option to spread the provisioning for mark to market losses on investments held in AFS and HFT for the quarter ended June 30, 2018. The circular states that the provisioning for the quarter may be spread equally over up to four quarters, commencing with the quarter ended June 30, 2018. The Bank has not availed this option and recognized the entire mark to market loss on investments of Rs.2038 lakh in this quarter itself.
7. The existing Deferred Tax Assets (DTA) of Rs.3706 lakh was reviewed and a conservative view has been taken to retain the same.



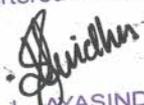
8. Other Income includes fees earned from services to customers commission from non-fund based banking activities earnings from foreign exchange transactions selling of third party products profit /loss on sale of investments (Net) and recoveries from written off accounts.
9. Investor complaints – Pending at the beginning of the quarter – Nil  
Received during the quarter – Nil  
Disposed during the quarter – Nil  
Unresolved at the end of quarter – Nil
10. Provision coverage ratio as on 30-06-2018 is 79.45 %.
11. Figures for the last quarter in each of the years are the balancing figures between the audited figures in respect of full financial year and the published year to date figures up to the end of the third quarter of the respective financial year which was subjected to limited review.
12. The figures for the previous period have been re-grouped/re-arranged wherever necessary to conform to the current period's classification.

Place: Thrissur  
Date: 06<sup>th</sup> August, 2018

By Order of the Board

  
(T. Latha)  
Managing Director & CEO  
(DIN: 07491803)



For SRIDHAR & Co.  
(FRN 003978S)  
Chartered Accountants  
  
CA. I. JAYASINDHU  
Partner (M. No. 205660)