



The Dhanalakshmi Bank Limited, Registered Office, Dhanalakshmi Buildings, Naickanal, Thrissur- 680 001

**UNAUDITED FINANCIAL RESULTS
FOR THE QUARTER AND NINE MONTHS ENDED 31 DECEMBER, 2009**

(Rs. in Lakhs)

Particulars	Quarter ended		Nine months ended		Year Ended
	31.12.2009 (Unaudited)	31.12.2008 (Unaudited)	31.12.2009 (Unaudited)	31.12.2008 (Unaudited)	31.03.2009 (Audited)
1. Interest earned (a)+(b)+(c)+(d)	13984	11175	38413	29350	40841
(a) Interest/discount on advances/Bills	10802	7880	30405	20404	29209
(b) Income on Investments	3081	2138	7357	6029	7903
(c) Interest on balances with RBI and other Inter Bank funds	60	1157	450	2917	3729
(d) Others	41	0	201	0	0
2. Other Income	1662	1211	5906	3841	7936
3. Total Income (1 + 2)	15646	12386	44319	33191	48777
4. Interest Expended	10067	7436	28742	20007	28680
5. Operating expenses (i) +(ii)	5297	2922	12877	8193	11307
(i) Employees Cost	3017	1662	7440	4584	6256
(ii) Other operating expenses	2280	1260	5437	3609	5051
6. Total Expenditure (4+5) excluding provisions and contingencies	15364	10358	41619	28200	39987
7. Operating Profit before provisions and contingencies (3-6)	282	2028	2700	4991	8790
8. Provisions (other than tax) and Contingencies	275	(403)	698	(128)	824
9. Exceptional Items	NIL	NIL	NIL	NIL	NIL
10. Profit (+)/Loss (-) from Ordinary Activities before tax (7-8-9)	7	2431	2002	5119	7966
11. Tax Expense	(125)	741	231	1599	2221
12. Net Profit (+)/Loss (-) from Ordinary Activities after Tax (10-11)	132	1690	1771	3520	5745
13. Extraordinary items (net of tax expense)	NIL	NIL	NIL	NIL	NIL
14. Net Profit(+)/Loss(-) for the period (12-13)	132	1690	1771	3520	5745
15. Paid-up equity share capital (Face value Rs.10)	6412	6412	6412	6412	6412
16. Reserves – Excluding Revaluation Reserves (as per Balance Sheet of previous accounting year)					34323
17. Analytical Ratios					
(i) Percentage of share holding of Govt. of India	NIL	NIL	NIL	NIL	NIL
(ii) Capital Adequacy Ratio – Basel I	13.36%	14.33%	13.36%	14.33%	14.44%
Basel II	14.29%	N.A.	14.29%	N.A.	15.38%
(iii) Earnings per Share (EPS)					
a) Basic and diluted EPS before Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year	*0.21	*2.64	*2.76	*5.66	9.16
b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	*0.21	*2.64	*2.76	*5.66	9.16
(iv) NPA Ratios					
a) Gross NPA	7787	6776	7787	6776	6443
b) Net NPA	3913	2612	3913	2612	2824

c) % of Gross NPA	1.76%	2.27%	1.76%	2.27%	1.99%
d) % of Net NPA	0.89%	0.89%	0.89%	0.89%	0.88%
e) Return on Assets (average) – Annualised	0.07%	1.63%	0.37%	1.07%	1.21%
18. Public Shareholding					
- Number of shares	64115600	64115600	64115600	64115600	64115600
- Percentage of shareholding	100.00%	100.00%	100.00%	100.00%	100.00%
19. Promoters and promoter group shareholding					
a) Pledged/Encumbered	NIL	NIL	NIL	NIL	NIL
▪ Number of shares	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
▪ Percentage of shares (as a % of the total shareholding of promoter and promoter group)					
▪ Percentage of shares (as a % of the total share capital of the company)					
b) Non-encumbered	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
▪ 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 of the company)					

* Not annualised

Notes

- The above financial results have been approved by the Board of Directors at its meeting held on 23 January, 2010. The same have been subjected to limited review by the Statutory Auditors of the Bank.
- The working results for the nine months ended 31 December, 2009 have been arrived at after making provision for Income Tax and other usual and necessary provisions on an estimated and proportionate basis.
- Government of India notified “Agricultural Debt Waiver and Debt Relief Scheme, 2008” for giving debt waiver to marginal and small farmers and relief to other farmers who have availed direct agricultural loans. Bank has received an amount of Rs 0.36 crores from RBI during the nine months ended 31.12.2009 under “Agricultural Debt Waiver and Debt Relief Scheme, 2008”. With this, the total amount received by the Bank from RBI up to 31 December, 2009 amounted to Rs 2.34 crores on the total eligible amount of Rs 4.35 crores. In accordance with the Scheme, no effect has been given in the accounts in respect of the Debt Relief Scheme for the quarter ended December 31, 2009.
- During the nine months ended 31 December, 2009 the Bank has raised an amount of Rs.150 crores as Tier-II Bonds through private placement.
- Details of Investor Complaints for the quarter ended 31 December 2009: Beginning – Nil; Received – Nil; Disposed of – Nil; Closing – Nil.
- The figures for the previous period have been regrouped or rearranged wherever necessary to conform to current period’s classification.

Part A Business segments

(Rs in lakhs)

	Quarter ended		Nine months ended		Year Ended
	31.12.2009 (Unaudited)	31.12.2008 (Unaudited)	31.12.2009 (Unaudited)	31.12.2008 (Unaudited)	31.03.2009 (Audited)
1. Segment Revenue					
(a) Treasury	3346	3385	9944	9060	11930
(b) Retail Banking	4939	5468	13675	14629	16388
(c) Corporate/Wholesale Banking	7409	3387	20395	9061	19725
(d) Other Banking Operations	(48)	146	305	441	734
(e) Unallocated	0	0	0	0	0
Total	15646	12386	44319	33191	48777
Less: Inter Segment Revenue	0	0	0	0	0
Income from Operations	15646	12386	44319	33191	48777
2. Segment Results (Profit (+)/Loss (-) before tax and after interest from each segment)					
(a) Treasury	718	1259	1481	2523	2740
(b) Retail Banking	50	1032	758	2415	3122
(c) Corporate/Wholesale Banking	144	639	1197	1495	3758
(d) Other Banking Operations	(48)	146	305	441	734

(e) Unallocated	0	0	0	0	0
Total	864	3076	3741	6874	10354
Less: (i) Interest	0	0	0	0	0
(ii) Other Un-allocable Expenditure net off	857	645	1739	1755	2388
(iii) Un-allocable income	0	0	0	0	0
Profit Before Tax	7	2431	2002	5119	7966
3. Capital Employed					
(a) Treasury	5697	3740	5697	3740	2633
(b) Retail Banking	15493	23980	15493	23980	18353
(c) Corporate/Wholesale Banking	23028	14854	23028	14854	22090
(d) Other Banking Operations	0	0	0	0	0
(e) Unallocated	0	(1580)	0	(1580)	(628)
Total	44218	40994	44218	40994	42448

"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

Since the Bank is having domestic operations only, no reporting is necessary under this segment.

By order of the Board

Sd/-

Pune
23.01.2010

AMITABH CHATURVEDI
(MANAGING DIRECTOR & C.E.O.)

The Dhanalakshmi Bank Limited, Registered Office, Dhanalakshmi Buildings, Naickanal, Thrissur- 680 001.
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