

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 of the company)			

- Not annualized

Notes

1. The above unaudited financial results have been approved by the Board of Directors at its meeting held on 13th August, 2010. 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 Stock Exchanges.
2. The working results for the quarter ended 30th June, 2010 have been arrived at after making provision for Income Tax and other usual and necessary provisions on an estimated and proportionate basis. Provisions for Non Performing Assets, Standard Assets, Restructured Advances, Non Performing Investments and Depreciation on Investments are made as per guidelines issued by RBI.
3. In terms of Agricultural Debt Waiver and Debt Relief Scheme, 2008 framed by the Government of India, the bank has received Rs. 313 lakhs from RBI on account of loans to small and marginal farmers out of the amount eligible for debt waiver of Rs. 435 lakhs. The balance amount of Rs. 122 lakhs has been shown as receivables and classified under the head "Advances".
4. Details of Investor Complaints for the quarter ended 30th June, 2010: Beginning – Nil Received - 3 Disposed off - 3 Closing - Nil.
5. During the quarter ended 30th June, 2010 the Bank revised the useful life of its intangible assets from 3 years to 3-5 years depending upon useful life of asset. Had the effect not been given to the unaudited financial results for the quarter ended 30th June, 2010 for the change in the life of the assets, the operating profit would have been lower by Rs.27 lakhs.
6. Subsequent to 30th June 2010, the Bank raised Rs.38073 lakhs by way of issuing 210 lakhs equity shares of Rs.10 each at a premium of Rs.171.30 per share through Qualified Institutional Placement.
7. Pursuant to the confirmation from the Registrar of Companies, the name of the Bank has been changed to 'Dhanlaxmi Bank Limited' with effect from 10th August, 2010.
8. The figures for the previous period/year have been regrouped or rearranged wherever necessary to conform to current period's classification.

Part A - Business Segments

(Rs. in lakhs)

	Quarter ended		Year Ended
	30.06.2010 (Unaudited)	30.06.2009 (Unaudited)	31.03.2010 (Audited)
1. Segment Revenue			
(a) Treasury	4473	3279	13481
(b) Retail Banking	4005	4521	14066
(c) Corporate/Wholesale Banking	11361	5698	34737
(d) Other Banking Operations	-	62	-
(e) Unallocated	-	-	-
Total	19839	13560	62284
Less: Inter Segment Revenue	-	-	-
Income from Operations	19839	13560	62284
2. Segment Results (Profit (+)/Loss (-) before tax and after interest from each segment)			
(a) Treasury	663	436	1682
(b) Retail Banking	344	502	1625
(c) Corporate/Wholesale Banking	619	631	2714
(d) Other Banking Operations	-	62	-
(e) Unallocated	-	-	-
Total	1626	1631	6021
Less: (i) Interest	-	-	-
(ii) Other Un-allocable expenditure net off	914	463	3247
(iii) Un-allocable income	-	-	-
Profit Before Tax	712	1168	2774
3. Capital Employed			
(a) Treasury	20381	5102	14418
(b) Retail Banking	4236	17555	6181
(c) Corporate/Wholesale Banking	12426	22126	15909
(d) Other Banking Operations	-	-	-
(e) Unallocated	7564	(1323)	7500
Total	44607	43460	44008

"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 is having domestic operations only; hence no reporting is necessary under this segment.

By order of the Board

Sd/-

Mumbai,
13th August, 2010

AMITABH CHATURVEDI
(Managing Director & CEO)