

SH: 10 / 2026-27

April 28, 2026

The General Manager, Department of Corporate Services, <b>BSE Limited</b> I Floor, New Trading Ring, Rotunda Building, P J Towers, Dalal Street Fort, Mumbai – 400 001	The Manager, Listing Department, <b>National Stock Exchange of India Limited</b> 'Exchange Plaza', Bandra – Kurla Complex, Bandra (E), Mumbai – 400 051
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Dear Sir,

**Sub: Audited Financial Results for the quarter/year ended March 31, 2026**

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Pursuant to Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the audited financial results for the quarter and financial year ended March 31, 2026, along with the Auditor's Report on the same. The results/report were approved and taken on record by the Board of Directors at its meeting held on April 28, 2026.

The Board Meeting commenced at 12.30 P.M and results were approved at 2.05 P.M.

Please take the same on record.

Thanking you,

Yours faithfully,

Venkatesh. H  
Company Secretary & Secretary to the Board

DLB/ACT: 08-2026-2027

April 28, 2026

Senior General Manager Listing Compliance & Legal Regulatory BSE Limited Corporate Relations Department P.J. Towers, Dalal Street Mumbai- 400 001  <b>BSE Scrip Code: 532180</b>	AVP- Listing Department National Stock Exchange of India Limited Exchange Plaza, Plt No.C/1, G Block Bandra- Kurla Complex Bandra (E), Mumbai- 400 051  <b>NSE Symbol: DHANBANK</b>
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Dear Sir,

**Sub: Declaration pursuant to Regulation 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

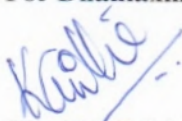
**Ref: SEBI Circular No. CIR/CFD/CMD/56/2016 dated May 27, 2016**

Pursuant to Regulation 33(3)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended from time to time, we hereby declare that the Joint Statutory Central Auditors of Dhanlaxmi Bank Limited, M/s Sagar & Associates, Chartered Accountants (Firm Registration No 003510S) & M/s Abraham & Jose, Chartered Accountants (Firm Registration No 000010S) have submitted their report with unmodified opinion on the Audited Financial Results of the Bank for the financial year ended March 31, 2026, as approved by the Board at its meeting held on April 28, 2026.

We request you to kindly take this in your record.

Thanking you,  
Yours faithfully,

**For Dhanlaxmi Bank Limited**

  
(Kavitha T A.)  
Chief Financial Officer



**Independent Auditor's Report on the Financial Results of Dhanlaxmi Bank Limited for the quarter and year ended 31<sup>st</sup> March 2026, pursuant to Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations,2015 (as amended).**

**To the Board of Directors of Dhanlaxmi Bank Limited**

**Opinion**

1. We have audited the accompanying Statement of Financial Results of Dhanlaxmi Bank Limited ("**the Bank**") for the quarter and year ended 31<sup>st</sup> March, 2026 ("the Statement") attached herewith, being prepared and submitted by the Bank pursuant to the requirements of Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations,2015, as amended (the "**LODR Regulations**") except for the disclosures relating to Pillar 3 disclosure as at 31<sup>st</sup> March, 2026, including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio (NSFR) under Basel III Capital Regulations, Which have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement, and which have not been audited by us.

The statement includes the financial results of Head Office, Treasury and top 20 branches audited by us and the remaining 246 branches/offices audited by the respective Statutory Branch Auditors appointed by the Bank for this purpose.

2. In our opinion and to the best of our information and according to the explanations given to us, the Statement:
  - i. is presented in accordance with the requirements of Regulation 33 and Regulation 52 read with regulation 63(2) of the LODR Regulations, except for the disclosures relating to Pillar 3 disclosure as at 31<sup>st</sup> March, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations, which have been disclosed on the



Bank's website and in respect of which a link has been provided in the Statement and which have not been audited by us; and

- ii. give a true and fair view in conformity with the recognition and measurement principles generally accepted in India, including the Accounting Standards specified under Section 133 of the Companies Act, 2013, relevant provisions of the Banking Regulation Act, 1949 and the circulars and guidelines issued by the Reserve Bank of India (**RBI**) from time to time ("**RBI Guidelines**"), of the net profit and other financial information for the quarter and year ended 31<sup>st</sup> March, 2026.

### **Basis for Opinion**

3. We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under Section 143(10) of the Companies Act, 2013, as amended (the "Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Results" section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI) together with the ethical requirements that are relevant to our audit of the Statement, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

### **Managements and Board of Directors' Responsibilities for the Financial Results**

4. The Statement has been compiled from the audited financial statements and approved by the Board of Directors. The Management and the Board of Directors of the bank are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("**RBI Guidelines**") and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the LODR Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Banking Regulation Act/ RBI Guidelines for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities;



selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

5. In preparing the Statement, the Management and the Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Management and the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.
6. The Management and the Board of Directors are also responsible for overseeing the Bank's financial reporting process.

#### **Auditors' Responsibilities for the Audit of the Financial Results**

7. Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from



error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls;
  - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors;
  - Conclude on the appropriateness of the Management and the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern;
  - Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.
8. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
9. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

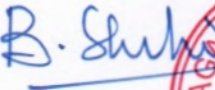



## Other Matters

10. The statement incorporates the relevant returns of 246 Branches and processing centres audited by the branch auditors which covers total assets of Rs. 11,933.86 Crore as at 31<sup>st</sup> March 2026 and total revenue of Rs. 1020.02 Crore for the year ended on that date, as considered in the financial results. These branches and processing centres cover 73.49% of gross advances, 84.25% of deposits and 68.26 % of non-performing assets as at 31<sup>st</sup> March 2026 and 56.86% of revenue for the year ended 31<sup>st</sup> March 2026. Our opinion on the Financial Results of the bank, in so far as it relates to the amounts and disclosures included in respect of such branches, is based solely on the reports of such branch auditors.
11. The statement includes the results for the quarter ended 31<sup>st</sup> March 2026 being the balancing figure between the audited figures in respect of the full financial year ended 31<sup>st</sup> March 2026 and the published unaudited year-to-date figures up to the third quarter of the current financial year, which were subjected to a limited review by us, as required under the LODR Regulations.

Our opinion is not modified in respect of the above matter.

For Sagar & Associates  
Chartered Accountants  
Firm Registration No.003510S

  
  
**B Srinavasa Rao**  
**Partner**  
Membership No: 202352  
UDIN: 26202352FZJQOZ6763

Place: Thrissur  
Date: 28.04.2026

For Abraham & Jose  
Chartered Accountants  
Firm Registration No. 000010S

  
  
**Mukesh K.P.**  
**Partner**  
Membership No: 214773  
UDIN: 26214773LELZQW2709

Place: Thrissur  
Date: 28.04.2026



DHANLAXMIBANKLIMITED.

Registered & Corporate Office: P.No.9, Dhanalakshmi Buildings  
Naickanal, Thrissur-680001; CIN:L65191KL1927PLC000307

AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026

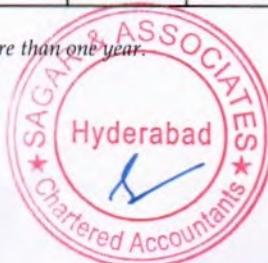
(Rs.In Lakhs)

Particulars	Quarter ended			Year ended	
	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
	Audited	Unaudited	Audited	Audited	Audited
1. Interest earned (a)+(b)+(c)+(d)	44,305	40,706	35,062	1,60,148	1,31,988
(a) Interest/discount on advances/bills	36,537	33,204	28,399	1,30,535	1,06,290
(b) Income on investments	6,811	7,172	6,025	27,616	22,625
(c) Interest on balances with Reserve Bank of India and other interbank funds	290	190	472	857	1,462
(d) Others	667	140	166	1,140	1,611
2. Other income	6,929	4,925	4,309	19,239	16,920
<b>3. Total Income ( 1 + 2)</b>	<b>51,234</b>	<b>45,631</b>	<b>39,371</b>	<b>1,79,387</b>	<b>1,48,908</b>
4. Interest expended	25,600	25,284	21,639	97,915	83,659
5. Operating expenses (a) + (b)	14,267	16,233	13,864	59,844	55,739
(a) Employees cost	7,104	8,722	7,105	32,697	31,364
(b) Other operating expenses	7,163	7,511	6,759	27,147	24,375
<b>6. Total Expenditure (4+5) (excluding provisions and contingencies)</b>	<b>39,867</b>	<b>41,517</b>	<b>35,503</b>	<b>1,57,759</b>	<b>1,39,398</b>
<b>7. Operating Profit(+)/Loss(-) before provisions and contingencies (3-6)</b>	<b>11,367</b>	<b>4,114</b>	<b>3,868</b>	<b>21,628</b>	<b>9,510</b>
8. Provisions (other than tax) and Contingencies	3,471	1,726	1,150	7,806	2,348
9. Exceptional items	-	-	-	-	-
<b>10. Profit (+)/Loss (-) from Ordinary Activities before tax (7-8-9)</b>	<b>7,896</b>	<b>2,388</b>	<b>2,718</b>	<b>13,822</b>	<b>7,162</b>
11. Tax expense	3,547	-	(180)	3,547	498
<b>12. Net Profit(+)/Loss (-) from Ordinary Activities after tax</b>	<b>4,349</b>	<b>2,388</b>	<b>2,898</b>	<b>10,275</b>	<b>6,664</b>
13. Extraordinary items (net of tax expense)	-	-	-	-	-
<b>14. Net Profit (+)/Loss (-) for the period (12-13)</b>	<b>4,349</b>	<b>2,388</b>	<b>2,898</b>	<b>10,275</b>	<b>6,664</b>
15. Paid-up equity share capital (Face value Rs.10)	39,470	39,470	39,470	39,470	39,470
16. Reserves excluding Revaluation Reserves( as per balance sheet of previous accounting year)				91,443	84,195
<b>17. Analytical Ratios</b>					
(i) Percentage of share holding of Government of India	Nil	Nil	Nil	Nil	Nil
(ii) Capital Adequacy Ratio as per Basel III	18.92%	17.19%	16.12%	18.92%	16.12%
(iii) Earnings Per Share(EPS) in Rupees					
-Basic EPS (Before and after Extra ordinary items)	1.10	0.61	0.85	2.60	2.37
-Diluted EPS (Before and after Extra ordinary items)	1.10	0.61	0.85	2.60	2.37
(iv) NPA Ratios					
a) Gross NPA	28638	33240	36411	28638	36411
b) Net NPA	7540	15413	11794	7540	11794
c) % of Gross NPAs to Gross Advances	1.89	2.36	2.98	1.89	2.98
d) % of Net NPAs to Net Advances	0.51	1.11	0.99	0.51	0.99
(v) Return on Assets (average) – (Annualized)	0.84%	0.47%	0.67%	0.53%	0.40%
(vi) Net Worth	126455	121780	117950	126455	117950
(vii) Debt Equity Ratio (in times) **	0.12	0.12	Nil	0.12	Nil
(viii) Total Debts to Total Assets***	3.47%	2.48%	1.12%	3.47%	1.12%
(ix) Operating Margin	22.19%	9.02%	9.82%	12.06%	6.39%
(x) Net Profit Margin	8.49%	5.23%	7.36%	5.73%	4.48%

\*Not Annualized

\*\*Debt represents borrowings with residual maturity of more than one year.

\*\*\*Total debts represent total borrowings of the bank.



## SEGMENTWISE RESULTS

### Part A: Business Segments

(Rs in Lakh)

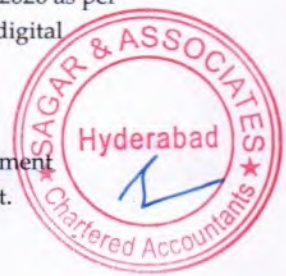
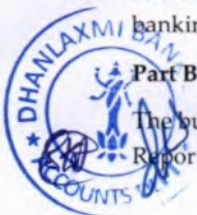
Particulars	Quarter ended			Year ended	
	Mar-26	Dec-25	Mar-25	Mar-26	Mar-25
	Audited	Unaudited	Audited	Audited	Audited
<b>1. Segment Revenue</b>					
(a) Treasury	6,904	7,477	6,822	29,432	25,673
(b) Retail Banking	34,077	27,958	20,422	1,10,093	86,171
(c) Corporate/ Wholesale Banking	9,318	9,698	11,180	37,817	35,537
(d) Other Banking Operations	935	499	946	2,045	1,527
(e) Unallocated	-	-	-	-	-
<b>Total Revenue</b>	<b>51,234</b>	<b>45,632</b>	<b>39,370</b>	<b>1,79,387</b>	<b>1,48,908</b>
Less: Inter-Segment Revenue	-	-	-	-	-
<b>Income from Operations</b>	<b>51,234</b>	<b>45,632</b>	<b>39,370</b>	<b>1,79,387</b>	<b>1,48,908</b>
<b>2. Segment Results (Net of Provisions)</b>					
(a) Treasury	2,170	1,800	593	6,221	4,832
(b) Retail Banking	3,694	934	1,488	6,431	3,429
(c) Corporate/ Wholesale Banking	1,097	(845)	(309)	(875)	(2,626)
(d) Other Banking Operations	935	499	946	2,045	1,527
(e) Unallocated	-	-	-	-	-
<b>Total</b>	<b>7,896</b>	<b>2,388</b>	<b>2,718</b>	<b>13,822</b>	<b>7,162</b>
Less :(i) Interest	-	-	-	-	-
(ii) Other Un-allocable Expenditure net-off	-	-	-	-	-
(iii) Un-allocable income	-	-	-	-	-
<b>Profit (+)/Loss (-) before tax</b>	<b>7,896</b>	<b>2,388</b>	<b>2,718</b>	<b>13,822</b>	<b>7,162</b>
<b>3. Segment Assets</b>					
(a) Treasury	4,69,822	4,65,893	4,27,862	4,69,822	4,27,862
(b) Retail Banking	11,99,020	10,87,616	9,25,329	11,99,020	9,25,329
(c) Corporate/ Wholesale Banking	4,47,533	4,53,834	4,29,647	4,47,533	4,29,647
(d) Other Banking Operations	-	-	-	-	-
(e) Unallocated	7,390	11,979	10,856	7,390	10,856
<b>Total</b>	<b>21,23,765</b>	<b>20,19,322</b>	<b>17,93,694</b>	<b>21,23,765</b>	<b>17,93,694</b>
<b>4. Segment Liabilities</b>					
(a) Treasury	4,25,752	4,37,061	3,96,971	4,25,752	3,96,971
(b) Retail Banking	11,29,164	10,15,940	8,59,417	11,29,164	8,59,417
(c) Corporate/ Wholesale Banking	4,21,459	4,22,457	3,97,776	4,21,459	3,97,776
(d) Other Banking Operations	-	-	-	-	-
(e) Unallocated	-	-	-	-	-
<b>Total</b>	<b>19,76,375</b>	<b>18,75,458</b>	<b>16,54,164</b>	<b>19,76,375</b>	<b>16,54,164</b>
<b>5. Capital Employed (Segment Assets- Segment Liabilities)</b>					
(a) Treasury	44,070	28,832	30,891	44,070	30,891
(b) Retail Banking	69,856	71,676	65,912	69,856	65,912
(c) Corporate/ Wholesale Banking	26,074	31,377	31,871	26,074	31,871
(d) Other Banking Operations	-	-	-	-	-
(e) Unallocated	7,390	11,979	10,856	7,390	10,856
<b>Total</b>	<b>1,47,390</b>	<b>1,43,864</b>	<b>1,39,530</b>	<b>1,47,390</b>	<b>1,39,530</b>

For the above segment reporting, the reportable segments are identified as Treasury, Corporate/Wholesale Banking, Retail Banking and Other Banking Operations in Compliance with the revised RBI Guidelines.

For the purpose of the disclosure under Accounting Standard 17 - Segment Reporting, issued by the Institute of Chartered Accountants of India (ICAI), 'Digital Banking' has been identified as a sub segment under the existing 'Retail Banking' segment. Bank has not set up separate 'Digital Banking Unit' (DBU) as on 31<sup>st</sup> March 2026 as per RBI circular No. RBI/2022-23/19 DOR AUT.REC.12/22.01.001/2022-23 dated April 7 2022 and existing digital banking products are forming part of 'Retail Banking' segment only.

### Part B: Geographical segments

The business operations of the Bank are substantially concentrated in India and for the purpose of segment Reporting as per Accounting Standard -17, the bank is considered to operate only in domestic segment.



**Notes**

1. Statement of Assets and Liabilities as on March 31, 2026 is given below;

Rs. In lakh

Particulars	As on 31.03.2026 (Audited)	As on 31.03.2025 (Audited)
<b>Capital and Liabilities</b>		
Capital	39470	39470
Reserve and Surplus	107922	100059
Deposits	1864288	1601345
Borrowings	73663	20000
Other Liabilities and Provisions	38423	32820
<b>Total</b>	<b>21223766</b>	<b>1793694</b>
<b>Assets</b>		
Cash and Balances with Reserve Bank of India	94796	99240
Balances with Banks and Money at call and Short Notice	12384	8743
Investments	425744	395515
Advances	1491806	1195949
Fixed Assets	29004	28156
Other Assets	70031	66091
<b>Total</b>	<b>2123766</b>	<b>1793694</b>

2. Cash Flow Statement

Particulars	Year Ended	
	31.03.26	31.03.25
<b>Cash flow from operating activities</b>		
Net profit before taxes	13,822	7,162
<b>Adjustments for :</b>		
Depreciation on fixed assets	2,997	2,533
Depreciation on Investments	241	-
Amortization of premium/ discount on investments	372	(76)
Loan Loss provisions including write off	7,010	1,797
Provision against standard assets	1,000	832
Provision for NPA (Investments)	-	133
Provision for restructured assets	(242)	(374)
Provision for fraud	-	5
(Profit)/ Loss on sale of fixed assets	(13)	(24)
Other provisions	(4)	(38)
Provision for unhedged Forex Exposure	41	(7)
<b>Adjustments for :</b>		
(Increase)/ Decrease in Investments (excluding Held to Maturity Investments)	41,866	(673)
(Increase)/ Decrease in Advances	(3,02,626)	(1,87,156)
Increase / (Decrease) in Borrowings	38,663	5,097
Increase/ (Decrease) in Deposits	2,62,943	1,72,314
(Increase) / Decrease in Other assets	(7,265)	(691)
Increase/ (Decrease) in Other liabilities and provisions	4,566	(2,251)

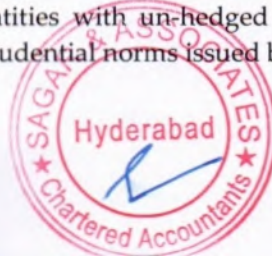


Direct taxes paid (net of refunds)	(222)	938
<b>Net cash flow from/ (used in) operating activities</b>	<b>63,149</b>	<b>(479)</b>
<b>Cash flows from investing activities</b>		
Purchase of fixed Assets/ Capital Work in Progress	(3,354)	(3,262)
Proceeds from sale of Fixed Assets	232	32
(Purchase)/ Sale of Investments (Held to Maturity)	(75,829)	-
<b>Net cash flow from/ (used in) investing activities</b>	<b>(78,951)</b>	<b>(3,231)</b>
<b>Cash flows from financing activities</b>		
Proceeds from issue of Share Capital	-	14,169
Proceeds from Share Premium (Net of share issue expenses)	-	15,061
Proceeds / (Repayment) of Tier II capital instruments net of repayment	15,000	(15,000)
<b>Net cash generated from/ (used in) financing activities</b>	<b>15,000</b>	<b>14,229</b>
<b>Net increase/ (decrease) in cash and cash equivalents</b>	<b>(802)</b>	<b>10,520</b>
Cash and cash equivalents at the beginning of the year	1,07,982	97,462
Cash and cash equivalents as at the end of the year (Refer note below)	1,07,180	1,07,982

**Note:**

<b>Components of Cash and Cash Equivalents as at:</b>	<b>31.03.26</b>	<b>31.03.25</b>
Cash and Balance with Reserve Bank of India (RBI)	94,796	99,240
Balances with Banks and Money at Call and Short Notice	12,384	8,743
<b>Total</b>	<b>1,07,180</b>	<b>1,07,982</b>

- The above audited financial results for the quarter and year ended 31<sup>st</sup> March 2026 were reviewed by the Audit Committee and recommended for approval to and approved by the Board of Directors at its meeting held on April 28, 2026. These Results have been subjected to Audit by the Joint Statutory Central Auditors of the Bank, M/s Sagar & Associates, Chartered Accountants and M/s Abraham & Jose, Chartered Accountants and an unmodified audit opinion has been issued.
- The Bank has followed the same significant accounting policies in the preparation of financial results as those followed in the preparation of annual financial statements for the year ended March 31, 2025.
- The above financial results of the Bank have been prepared in accordance with the provisions of the Banking Regulation Act, 1949, Generally Accepted Accounting Principles in India, including Accounting Standards as specified under Section 133 of the Companies Act, 2013, the guidelines issued by the Reserve Bank of India from time to time and practices generally prevalent in the banking industry in India, Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India Listing Obligations and Disclosure Requirements Regulations, 2015, as amended, in so far as they apply to banks.
- The financial results for the quarter and year ended 31<sup>st</sup> March, 2026 have been arrived at after making provision for tax, and other usual and necessary provisions, provisions for Non-Performing Assets, Standard Assets, restructured advances, exposures to entities with un-hedged foreign currency exposure and Non-Performing Investments as per the guidelines and prudential norms issued by the Reserve Bank of India.



7. The Capital Adequacy Ratio is computed on the basis of RBI guidelines applicable on the relevant reporting dates and the ratio for the corresponding previous period is not adjusted to consider the impact of subsequent changes if any, in the guidelines.
8. As per extant guidelines, the Banks are required to make Pillar 3 disclosures including Leverage Ratio, Liquidity Coverage ratio and Net Stable Funding ratio under Basel III Framework. Accordingly, such disclosures have been placed on the website of the Bank. These disclosures have not been subjected to Audit/Review by the Joint Central Statutory Auditors of the Bank.
9. Net Deferred Tax Asset (DTA) has been determined at Rs. 4458 lakhs as on 31<sup>st</sup> March 2026 as against Net DTA of Rs. 5715 lakhs as on 31<sup>st</sup> March 2025.
10. The loans transferred/ acquired during the quarter/ financial year ended March 31, 2026 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below :-

Details of non- performing assets transferred: -

(Rs. in Lakhs)

Particulars	To Asset Reconstruction Companies (ARCs)	To permitted transferees	To other transferees
No: of accounts	1	-	-
Aggregate principal outstanding of loans transferred	4425	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	0	-	-
Aggregate consideration*	350	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-

The Bank has not transferred any SMA loan (Special Mention Account)

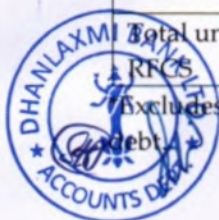
The bank has not acquired any loan.

11. Details of resolution plan implemented under Resolution Framework for Covid -19 related stress as per RBI Circular dated August 6, 2020 (Resolution Framework 1.0) and as per RBI circular dated May 5, 2021 (Resolution Framework 2.0) "Covid-19 related Stress of Individuals and small business" are given below.

(Rs. In Lakhs)

Type of Borrower	(A) Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half year ended September 30, 2025*	(B) Of (A), aggregate debt that slipped into NPA during the half-year	(C) Of (A) amount written off during the half year	(D) Of (A) amount paid by the borrowers during the half year (2)	(E) Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year ended March 31, 2026
Personal Loans	1083	19	-	127	917
Corporate Persons	561	-	-	96	498
Of which, MSMEs	561	-	-	96	498
Others	182	-	-	24	117
Total under	1826	19	-	247	1532

Excludes other facilities to the borrowers which have not been restructured but considered as a part of residual debt.

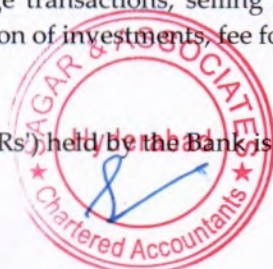
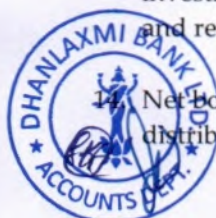


12. Disclosure as per Reserve Bank of India (commercial Banks – Financial Statements: Presentation and Disclosures) Directions 2025 dated November 28, 2025 and as amended thereafter, on projects under implementation, for the quarter ended March 31, 2026 is given below;

Sl. No	Item Description	Number of accounts	Total outstanding (in lakhs)
1	Projects under implementation accounts at the beginning of the quarter.	84	26579
2	Projects under implementation accounts sanctioned during the quarter.	1	497
3	Projects under implementation accounts where DCCO has been achieved during the quarter	7	3632
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	78	23444
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	6	1351
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	6	13.51
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	0	0
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	0	0
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	0	0
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	0	0
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	0	0
7.2	Out of '7', accounts where SBCF was not presanction or renewed continuously	0	0
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	0	0
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	0	0
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	0	0
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	0	0

13. 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), profit/loss on revaluation of investments, fee for the sale of Priority Sector Lending Certificates and recoveries from written off accounts.

Net book value of the security receipts ('SRs') held by the Bank is Nil as on March 31, 2026 and hence rating wise distribution has not been disclosed.



15. Other income for the quarter/ financial year ended March 31 2026 includes an amount of Rs.358 lakhs/558 lakhs respectively being fee received for the sale of Priority Sector Lending Certificates.
16. The Government of India has notified the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 (collectively referred to as the "Labour Codes"), subsuming various existing labour laws. The Ministry of Labour & Employment has issued draft rules, clarifications and FAQs to facilitate implementation of the Labour Codes. Pending finalization and full implementation of the Labour Codes and issuance of detailed rules/ clarifications, the Bank has evaluated the potential impact on employee benefit obligations, particularly with respect to the definition of wages and its impact on retiral benefits. Based on actuarial assessment carried out, the incremental financial impact is not material for the year ended March 31,2026 and accordingly no additional provision has been considered necessary in the financial statements for the year. The Bank will continue to monitor developments, finalization of rules and clarifications and give effect as may be required.
17. Provision coverage ratio (Including Technical Write off) as on 31<sup>st</sup> March 2026 is 92.46 %.
18. The figures of the quarter ended March 31, 2026 and March 31,2025 are the balancing figures between the audited figures in respect of full financial year and the unaudited published year to date figures up to the end of the third quarter of the respective financial year which was subjected to limited review.
19. 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: 28<sup>th</sup> April 2026

By Order of the Board

(Ajith Kumar K K)

Managing Director & CEO

(DIN-08504660)

