





12 Million customers reached

Customers have always trusted
our experience and our
straight-forward attitude we bring
to banking. Our very own 'Tann
Mann Dhan' philosophy reflects
the strong relation we share with
our customers while using
efficiency, trust and innovation as
the cornerstones of our business.

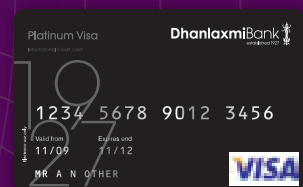
Source: TAM Ratings: Basis the extrapolation of TV
viewing audience reach @ 1+ for April 10-Mar '11
campaign in Brand TG.

9,48,594 New Cards in the Market

Nearly a million new customers chose
our Credit and Debit Cards this year.

They came to us because we gave them
revolutionary, feature-packed products. We helped
them spread payment with a guaranteed 45-day
interest free “pay-by-transaction” billing. We kept
them secure with theft security and purchase insurance.

We also launched a Gift Card which
enables the customer to shop and dine
at over 4,50,000 VISA merchant outlets.





16.2 Million

Transactions
in 365 days

We have worked hard to
make our services easier to use.

Developing convenient,
compelling products we have
earned our customers' trust.

And the result?

Over 16 million individual
transactions in last year.

Registered & Corporate Office

Dhanlaxmi Bank Limited, PB No. 9, Dhanlaxmi Building, Naickanal, Thrissur - 680001.

Mumbai Office

Dhanlaxmi Bank Limited, Trade View, 2nd floor, Near Gate No. 4, Kamala Mills Compound, Lower Parel, Mumbai - 400013.

Kindly refer to the website for other offices.

Company Secretary

Ravindran K. Warriar

Auditors

M/S Walker Chandio & Co., Mumbai
M/S Sharp & Tannan, Mumbai

Legal Advisors

Amarchand & Mangaldas
Suresh A. Shroff & Co.
Advocates & Solicitors

Major Exchange Houses

UAE Exchange Centre LLC
Al Ahalia Money Exchange Bureau

Foreign Correspondent Banks

Mashreq Bank PSC, Dubai
ANZ Banking Group, Australia
The Bank of Nova Scotia, Canada
Zuercher Kantonal Bank, Switzerland
CommerzBank AG, Germany
The Royal Bank of Scotland N.V. Germany
Wells Fargo Bank N.A., UK
National Westminster Bank PLC, UK
DBS Bank Ltd, Singapore

Deutsche Bank Trust Co Americas, USA

The Bank of New York Mellon, USA

Doha Bank, Doha

Stock Exchanges

National Stock Exchange (NSE)

Bombay Stock Exchange (BSE)

Cochin Stock Exchange (CSE)

Registrar & Transfer Agents

Karvy Computer Share Private Ltd. Plot No. 17-24, Vithal Rao Nagar, Madhapur, Hyderabad - 500081.

Insurance Partner

Bajaj Allianz

Broking Partner

Destimoney Securities Private Ltd.

Mutual Fund Partners

ICICI Prudential AMC Ltd.

Kotak Mahindra Asset Management Co. Ltd.

UTI Mutual Fund

HDFC Asset Management Co. Ltd.

FIL Fund Management Private Ltd.

SME Rating Partner

CRISIL Ltd.

Financial Inclusion and Outreach Partners**Technology Partner**

Financial Information Network and Operations Ltd.

Business Correspondent

Fino Fintech Foundation

ATM Services

AGS Infotech Private Ltd. / Wincor Nixdorf GmbH

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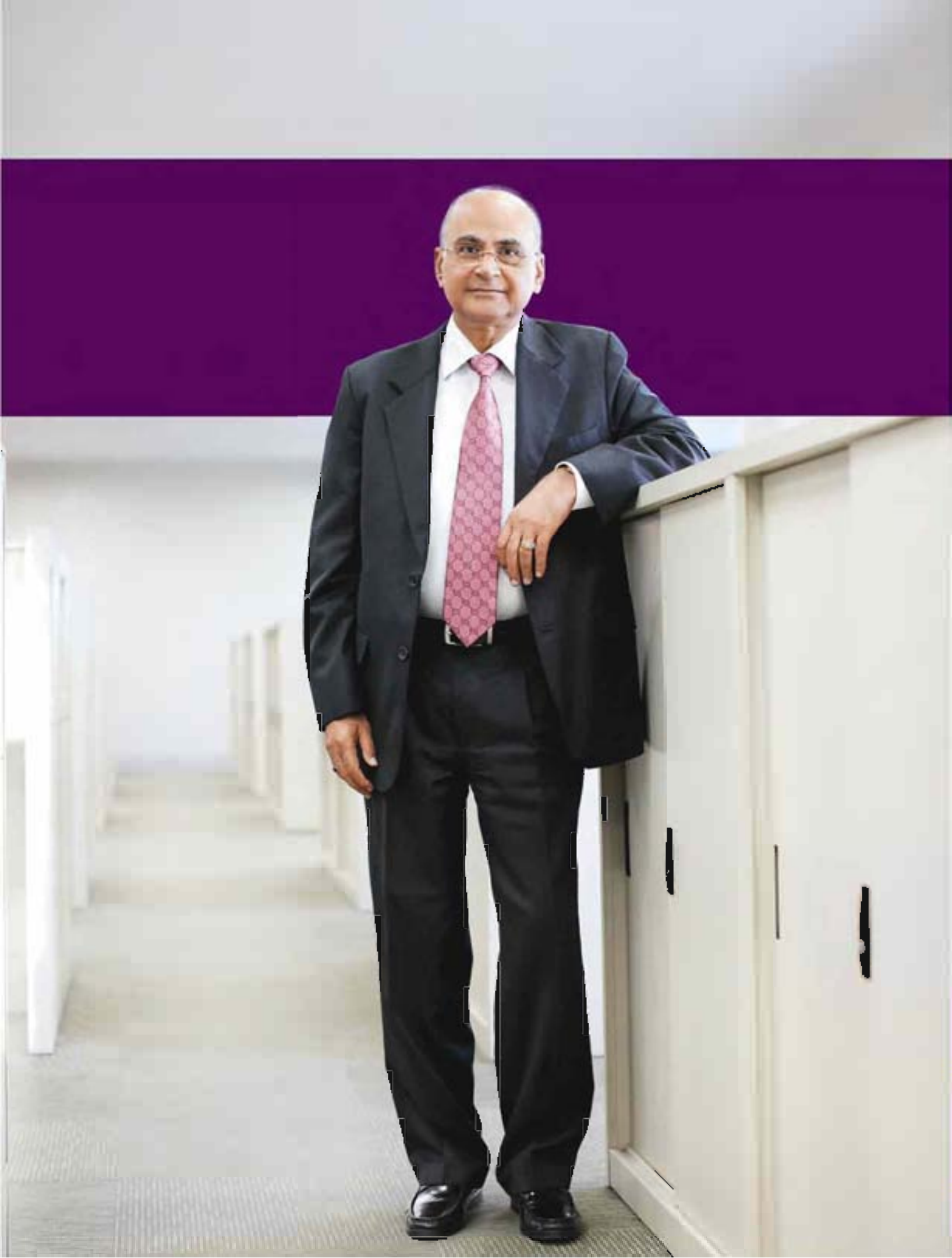
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Board of Directors



From Left to Right: GN Bajpai (Chairman), VR Chalasani, Sateesh Kumar Andra, K Srikanth Reddy, Amitabh Chaturvedi (MD & CEO), S Santhanakrishnan, Shailesh V Haribhakti, Ghanshyam Dass



Chairman's Statement

G. N. Bajpai

As India emerges unscathed from the global financial crisis, a multitude of challenges confronts the economy today. But, robust domestic demand and momentum will keep powering economic growth at 8% and above every year.

Dear Shareholders,

We continue to live in exciting times. India was witness to some extraordinary events during the past one year. These changes have been viewed differently by different people but, seen from my perch, these transformations mark the rites of passage for an economy like India. As India occupies its rightful place at the global high table, some of these changes might be necessary to prepare the nation for a prolonged period of global leadership. The year that just got over once again re-affirmed India's strong economic foundations and the robust growth impulses that have got hard-wired into the domestic economy. There have been many commentators in the past who have written off the Indian economy on the basis of models and templates that were applicable to other geographies. The world is today slowly, but surely, figuring out the uniqueness of the Indian polity, its distinctive economy and a growth model propelled by genuine, robust and vibrant democracy. There is better appreciation too of India's problems.

And problems there are aplenty. But, I would not like to call them problems; they are more in the nature of challenges confronted by any growing economy, particularly of India's size. Let me highlight here the three most important challenges faced by India. First, and foremost, the biggest challenge facing any elected government is the